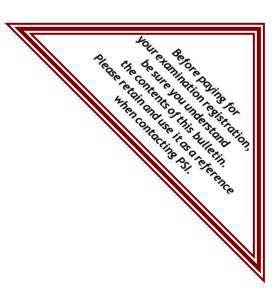


PSI Services LLC

3210 E Tropicana Las Vegas, NV 89121 Phone: (800) 733-9267 Fax: (702) 932-2666

E-mail: examschedule@psionline.com www.psiexams.com



UTAH INSURANCE DEPARTMENT



LICENSING EXAMINATION CANDIDATE INFORMATION BULLETIN

Examinations by PSI Services LLC	Required Identification
The Licensure Process	Security Procedures 4
Fingerprint Requirements	Taking the Examination by Computer 4
Examination Payment and Scheduling Procedures2	Identification Screen 5
Fees 2	Tutorial 5
On-line, via the Internet Registration 2	Examination Question Example5
Telephone Registration2	Examination Review 5
Fax Registration 3	Score Reporting 5
Email Registration	Duplicate Score Reports 5
Mail Registrations 3	Experimental Questions
Rescheduling/Canceling an Examination 3	Tips for Preparing for your License Examination 5
Re-taking a Failed Examination	Obtaining your License 6
Missed Appointment or Late Cancellation 3	Continuing Education
Special Examination Arrangements	Examination Content Outlines
Emergency Examination Center Closing 3	Examination Registration FormEnd of Bulletin
Examination Site Location	Special Arrangement Request FormEnd of Bulletin
Reporting to the Examination Site4	

Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination process for becoming licensed as an Insurance Producer, Consultant or Adjuster in the State of Utah.

The Utah Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to make certain that these examinations meet the State's as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Utah.

THE LICENSURE PROCESS

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually and administrative procedures may be changed at any time. Licensees are expected to be aware of changes in the law that affect their occupational practice.

For licensing information, please contact:

Utah Insurance Department

State Office Building Ste 3110 / Capitol Hill Complex
450 N State St
Salt Lake City UT 84114-6901
(801)538-3800
Fax (801)538-3829
https://insurance.utah.gov/

Producer License	Exam Series
Life	17-01
Accident/Health	17-02
Life and Accident/Health	17-03
Property/Casualty	17-04
Title Marketing Representative	17-13
Title Search	17-14
Title Escrow	17-16
Personal Lines	17-20
Surplus Lines	17-21
Property	17-22
Casualty	17-23

Consultant License	Exam Series
Life and Accident/Health	17-09
Property/Casualty	17-10
Life	17-24
Accident/Health	17-25

Adjuster	Exam Series
Property/Casualty	17-11
Accident/Health	17-12
Crop	17-26
Worker's Compensation	17-27

Utah Law and Regulations (17-19) - This examination will be required of producers, consultants or adjusters who have cleared their resident license from another state and who are applying to Utah as their resident home state. They will be required to take this examination if their letter of clearance is greater than 90 days old, but less than one year.

LICENSE TYPES THAT REQUIRE NO EXAMINATION

An examination is not required for the following license types: bail bond license; limited lines license; managing general agent license; or reinsurance intermediary license. Application can be made online at www.sircon.com/utah or at www.nipr.com. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov. The Navigator license has no specific Utah examination, but there is HHS training, examination, and certification requirement prior to applying for the Navigator license in Utah.

Fingerprints are required for new license candidates applying for one of these license types. Fingerprints must be done at a UT PSI Test Center during normal business hours.

REQUIREMENTS BASED ON RESIDENCE

Following are the licensing requirements for candidates who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah:
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed and/or designated by an authorized insurer or licensed insurance agency prior to acting as a producer for the insurer; and
- Be under contract with that insurer or insurance agency.

Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active but you cannot conduct insurance transactions as a producer for the insurer.

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Surplus Lines License. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The "comparable preparation" provision does not apply to surplus lines. It is your responsibility to make sure you meet the minimum experience requirements prior to taking the examination.

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four

1

years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. It is your responsibility to make sure you meet the minimum experience requirements prior to taking the examination.

License with Variable Contracts Line of Authority. To qualify for a license with a variable contracts line of authority, you must meet the following requirements: 1) either apply for a life line of authority at the same time or already hold a life line of authority; and 2) have evidence of a current FINRA qualification and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

NEW RESIDENT LICENSING REQUIREMENTS

Except for Bail Bond producer licenses, Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit a completed application and appropriate fees to the Department within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit proof of residency to the Department within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days or electronic verification through the Producer Database (PDB).

You may contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

NONRESIDENT LICENSING REQUIREMENTS

The State of Utah is a signatory to the NAIC Statement of Uniform Treatment of Nonresident Producers. Utah accepts NAIC Uniform Applications and has accepted the NAIC Model Producer Licensing Act. Contact the Department for specific instructions. Bail Bond producer licenses are not issued to nonresidents. Electronic nonresident producer applications and instructions may be accessed at www.sircon.com/utah or www.nipr.com.

FINGERPRINT REQUIREMENTS

ALL resident individual license candidates must provide a set of fingerprints to the Utah Insurance Department for the purpose of conducting a state and national fingerprint-based criminal history record.

If the license type you are applying for **requires** an examination (Resident Consultant, Resident Producer, Resident Surplus Lines Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

 After passing the examination, use the kiosk at the test center to complete your license application online via Sircon or NIPR. The license application will include an FBI/BCI fingerprint fee (\$16.50 FBI/\$20.00 BCI) that must

- be paid by credit card during the online license application process.
- Print out your Sircon or NIPR confirmation page and show it to the test center proctor as proof you have paid the FBI/BCI fees.
- Pay the \$20.00 PSI processing fee, made payable by money order, cashier's check, company check, VISA or MasterCard.
- 4. Your fingerprints will then be scanned.

Fingerprint results will be returned to the Department electronically. The Department will evaluate the results and the license application prior to issuing any license.

Note If you pass the examination and leave the test center without having your fingerprints scanned, you must return to the test center to have your fingerprints taken, during the fingerprint walk-in hours posted on PSI's website. When you return, you must present the Sircon or NIPR application confirmation page to have your fingerprints taken.

Candidates do not need to be fingerprinted:

 If you have an existing, valid Utah Insurance License and are testing for another line of authority.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail.

Examination Fee for Single Examination \$59

Examination Fee for Combo Examination \$74

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ONLINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Web site at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's Web site and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination center.
- The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to pay for and schedule the examination. The form allows you to enter a ZIP code to see a list of examination centers closest to you. Once you select the desired examination center, you will be able to choose an available date and time for your examination.

TELEPHONE REGISTRATION

The second fastest method of registering and scheduling is via the telephone. Call (800) 733-9267, and

psi www.psiexams.com

2

- register using the Automated Registration System, available 24 hours a day, or
- through speak with a live registrar, available Monday through Friday, between 5:30 am and 8:00 pm and Saturday-Sunday between 7:00 am and 3:30 pm, Mountain Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover.)

FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

EMAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You may pay fees by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier's check, made payable to PSI. Print your name in the memo section of the company check, money order or cashier's check so we can ensure the payment is applied to your registration. CASH and PERSONAL CHECKS ARE NOT ACCEPTED.

Please allow PSI 2 weeks to process a mailed registration. After 2 weeks, you may go online or call PSI to schedule the examination.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at www.psiexams.com. You may also call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to schedule or reschedule an examination.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SPECIAL EXAMINATION ARRANGEMENTS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must complete the Special Arrangement Request Form at the end of this Candidate Information Bulletin and must fax it to PSI (702) 932-2666 or Email it to PSI at examschedule@psionline.com.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

Hurricane (St. George) 473 N. Old Highway 91, Suite 6 Hurricane, UT 84737

From I-15N, take the UT-9 exit 16 toward Hurricane/Zion Natl. Park. Merge onto UT-9/W State St toward Hurricane. Turn left onto N 6300 W/UT-212. 473 Old Hwy 91 in Hurricane



approximately 1.5 miles past the Wal-Mart Distribution Center (on the right side is Crocker Ventures Park) turn left into parking lot.

North Orem (Provo)

581 West 1600 North, Suite C

North Orem, UT 84057

From US-89, turn right onto W Center St/UT-114. Merge onto I-15 N via the ramp on the left toward Salt Lake. Take the 1600 North exit 273. Turn east onto West 1600 North. Go one mile east.

North Salt Lake City

25 North 400 West, Suite 7

North Salt Lake City, UT 84054

(The city of North Salt Lake not Salt Lake City proper. The PSI test site is in Davis County just north of the Flying J Refinery.)

From Salt Lake City and the South.

Merge on to I-15N. Take exit 312 and merge on to US89 North for about 1.8 miles. Turn left onto E Center St and go west for about .6 miles. Turn right on to 400 W.

From the North

Merge onto I-15 S Salt Lake. Take the Center St., exit 314. Turn right onto W Center St. Turn right onto 400 W.

From I-80 East merge to I-215 North. Take the Redwood Rd/UT-68 exit 28 and turn right onto Center Street.

PSI is on the Northwest corner of 400West and Center Street.

Sunset (Ogden)

2465 N Main Street #11C

Sunset, UT 84015

From I-15 S, take the UT-97 exit-338- toward Clinton/Roy/ Sunset. Turn right onto W 5600 S/UT-97. Turn left onto S 1900 W/UT-126. Continue to follow UT-126.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by submitting the Special Arrangement Request Form at the end of this bulletin. You must be fingerprinted at a UT PSI test site.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

All examination sites will provide ear plugs upon request.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (nonexpired) signature bearing identification to the test site. If the

candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

PRIMARY IDENTIFCATION (with photo) - Choose One

- State issued driver's license
- State issued identification card
- **US Government Issued Passport**
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID NOTE: ID must contain candidate's photo, be valid and unexpired.

SECONDARY IDENTIFICATION - Choose One

- Credit Card (must be signed)
- Social Security Card
- US issued Birth Certificate with Raised Seal *NOTE: Student ID and employment ID are NOT acceptable forms of identification.

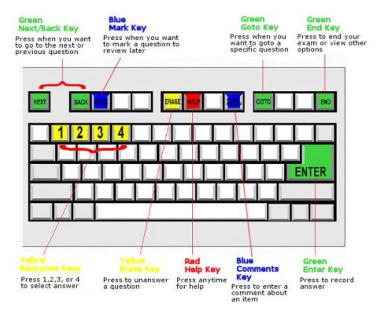
SECURITY PROCEDURES

The following security procedures apply during examinations:

- Calculators are not allowed.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- No children, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area (and examination centers have no space to store your items). Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate's seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center only to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulation will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the Department and you may be denied licensure.
- Copying or communicating examination content is a violation of Idaho law and PSI security regulations and may result in the cancellation of your examination, nullification of examination results, forfeiture of examination fees, or legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

EXAMINATION QUESTION EXAMPLE

You will begin with an Examination Tutorial to practice answering questions and review the computer examination process. The "Function Bar" at the top of the screen provides mouse-click access to the features available on the current examination. These also are available by using the labeled keys on the keyboard.



IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. This is the only review of the examination available to you.

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- If you pass, you will receive a successful score report.
- If you <u>do not pass</u>, you will receive a diagnostic report indicating your strengths and weaknesses by examination type on the score report.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing score-eport@psionline.com or by calling 800-733-9267.

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.

- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

OBTAINING YOUR LICENSE

After you pass your examination, complete and submit your application electronically via Sircon or NIPR by using the kiosk located in the test center and paying all fees with a credit card. Sircon or NIPR will electronically forward your application and all fees to the Department. You can also later apply electronically at www.nipr.com. Electronic application is the Department's required filing method.

Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of a civil or criminal proceeding, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application, and electronically submit supporting documents to the department. Applications that are found to contain inaccurate or untruthful information may be denied.

Initial resident insurance license applicants must provide fingerprints to permit the Department to obtain a criminal history record report.

IMPORTANT: YOUR APPLICATION AND FEE MUST BE SUBMITTED WITHIN 90 DAYS OF PASSING YOUR EXAM. AFTER 90 DAYS, THE EXAM MUST BE RETAKEN IN ORDER FOR A LICENSE TO BE ISSUED.

Licensing Fee	Services
\$36.50	Fingerprint submission fee (\$16.50 FBI/\$20.00 BCI).
\$20. 00	PSI fingerprint processing fee (payment must be made at the test center on the day the prints are taken).
\$75.00	Individual License Fee (includes Producer, Title, Adjuster, Consultant, Managing General Agent (MGA), Third Party Administrator (TPA), Reinsurance Intermediary).
\$50.00	Limited Lines License Fee (includes Credit, Bail Bond Agent, Legal, Car Rental, Motor Club, Crop, Self-Service Storage, Customer Service Representative (CSR), Travel).
\$85.00	Agency License Fee (includes Producer, Title, Consultant, TPA, Reinsurance Intermediary, Adjusters, and Limited Lines Agency).
\$40.00	Individual Navigator License Fee.

\$50.00	Navigator Agency License Fee.
\$25.00	To amend a license to add a line of authority.
\$8.75	Sircon electronic application service fee.
\$5.00	NIPR electronic application service fee.

Title Insurance Recovery, Education, and Research Act:

- Individual Title Producers are charged a \$15.00 fee at time of initial and renewal application.
- Title Agencies are charged a \$1,000.00 fee at the time of initial application. Yearly assessment is calculated based on prior year premium.

For additional or more complete information please visit www.insurance.utah.gov.

AMENDING A LICENSE TO ADD A LINE OF AUTHORITY

For additional lines of insurance, you must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a transaction fee to add it to the license.

PRINTING YOUR LICENSE

The Department no longer prints and mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print a license." You may print your license as soon as it has been issued.

To see if a new or renewal license has been approved and issued, go to:

- www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;"
- the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

You may print as many copies of a new or renewal license as you would like at no cost if your license application is processed through Sircon. If you apply for your license through NIPR, then Sircon will charge a small fee to print your license.

OBTAINING AN APPOINTMENT

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

ADDRESS, PHONE, OR EMAIL CHANGES

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address, phone number, or business email address within 30 days. You must process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.

psi www.psiexams.com

6

LICENSE RENEWALS

A renewal reminder letter is sent to every licensee's business email address on file with the department about two months prior to the license expiration date. Renewals are required to be completed electronically at www.sircon.com/utah or www.nipr.com. More detailed information about renewing a license is available on the Department's Web site at www.insurance.utah.gov.

CONTINUING EDUCATION

Continuing education (CE) is required for all Utah resident producers and adjusters. Currently, **24 hours** of CE are required (12 hours for title insurance), of which:

- At least half of the required hours must be in the classroom or classroom equivalent hours.
- A minimum of three of the required hours must be in ethics training (the remaining hours can be in any line of insurance).
- All of the required hours must be approved by the Department.

A list of approved CE classroom providers and a course calendar are available on the Department's Web site at www.insurance.utah.gov. Proof of completion of CE hours must be kept on file with the producer. The Department conducts random audits of CE hours, and certificates of completion must be submitted to the Department within 21 days from the date of an audit letter.

Nonresidents. A nonresident producer or adjuster who has complied with CE requirements in his or her home state is considered to have satisfied the CE requirements.

Exemptions. Only producers with limited lines licenses and those who have previously filed an exemption with the State of Utah are exempt from CE requirements.

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

The Utah Insurance Department does not require you to complete a training course before you take a Utah insurance examination. Use materials or complete education of your own choosing that you believe will best prepare you for the examination. Various publishers have prepared a variety of study guides and manuals to help candidates prepare for license examinations. Neither the Department nor PSI publishes, reviews, or approves study materials. However, a list of sources that you may choose to use as a starting point in your search for study materials can be found on the Department's website at https://insurance.utah.gov/agent/producers/exam/materials.p hp.

Utah statutes. The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at **www.insurance.utah.gov**.

EXAMINATION CONTENT OUTLINES

Reinstatement (31A-23a-111(2), 113)

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. In order to pass the examination, you must achieve a minimum score of 70%.

UTAH PRODUCER'S EXAMINATION FOR LIFE INSURANCE EXAMINATION SERIES 17-01

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)

Assumed name (31A-23a-110(2))	
Change of address or telephone number (31A-23a-412(1)(c))	
Reporting of actions (31A-23a-105(2)(b))	
Disciplinary actions	
License termination, suspension, or revocation (31A-2-308(10)(a) 31A-23a-111)	;
Probation (31A-23a-112)	
Monetary forfeiture (fines) (31A-2-308)	
State regulation	
Commissioner's general duties and powers (31A-2-201)	
Company regulation	
Solvency (31A-4-105, 105.5)	
Rates (31A-19a-201-203)	
Policy forms (31A-21-201-203)	
Producer appointment (31A-23a-115; Reg R590-244-1-14)	
Termination of appointment (Reg R590-244-1-14)	
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation	Good Faith
Fiduciary and trust account responsibilities (31A-23a-409)	Fraud
Place of business/records maintenance (31A-23a-102, 412)	Warranties, Representa
Controlled business (31A-23a-502)	Life Insurance Basics (1
Shared commissions (31A-23a-504)	Insurable Interest
Unfair marketing practices (Reg R590-154)	Personal Uses of Life Insu
Misrepresentation (31A-21-105; 31A-23a-402(1))	Survivor Protection
False advertising (31A-23a-402(1))	Estate Creation
Rebating (31A-23a-402(2), 31A-1-301(145))	Liquidity
Unfair discrimination (31A-23a-402(3))	Estate Conservation
Boycott, coercion or intimidation (31A-23a-402(4))	Determining Amount of P
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Human Life Value Appr
Examination of records (31A-2-203-205; 31A-23a-412)	Needs Approach
Privacy of Consumer Information (Reg R590-206)	Business Uses of Life Insu
Insurance fraud regulation (31A-31-103-106)	Buy-Sell Funding
Personal liability for unpaid claims (31A-15-105)	Key Person
Federal Licensing and Regulation (3%)	Executive Bonuses
Federal Regulation	Factors in Premium Dete
Fair Credit Reporting Act	Mortality
Fraud and False Statements (18 USC Sections 1033 and 1034)	Interest
Privacy (Gramm Leach Bliley)	Expense
National Do Not Call List	Premium Frequency
General Insurance Concepts (6%)	Field Underwriting
Risk	Application Procedures
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing,	Warranties and Repres
Reduction, Transfer) Elements of Insurable Risks	Policy Delivery
Definitions (e.g., Risk, Hazard, Peril, Loss)	Effective Date of Cove
Classifications of Insurers	Policy Review
Mutual, Stock	Premium Collection
Admitted, Non-Admitted	Statement of Good Hea
Foreign, Domestic, Alien	Company Underwriting
Elements of a Contract	Sources of Information
Consideration	Classifications of Risk (
Competent Parties	Types of Life Insurance
Legal Purpose	Term Life Insurance
Offer	Level
Acceptance	Decreasing
Authority and Powers of Producers	Increasing Term
Express	Whole (Permanent, Ordir
· ·	Single Premium
Implied	Continuous Premium
Apparent The Law of Agency	Limited Payment
The Law of Agency	Adjustable Life
Legal Interpretations Affecting Contracts	Universal Life
Reasonable Expectations	Variable Life
Indemnity	Yai iable Life

Fiduciary and trust account responsibilities (31A-23a-409)	Fraud	
Place of business/records maintenance (31A-23a-102, 412)	Warranties, Representations, Misrepresentations, and Concealment	
Controlled business (31A-23a-502)	Life Insurance Basics (11%)	
Shared commissions (31A-23a-504)	Insurable Interest	
Unfair marketing practices (Reg R590-154)	Personal Uses of Life Insurance	
Misrepresentation (31A-21-105; 31A-23a-402(1))	Survivor Protection	
False advertising (31A-23a-402(1))	Estate Creation	
Rebating (31A-23a-402(2), 31A-1-301(145))	Liquidity	
Unfair discrimination (31A-23a-402(3))	Estate Conservation	
Boycott, coercion or intimidation (31A-23a-402(4))	Determining Amount of Personal Life Insurance	
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Human Life Value Approach	
Examination of records (31A-2-203-205; 31A-23a-412)	Needs Approach	
Privacy of Consumer Information (Reg R590-206)	Business Uses of Life Insurance	
Insurance fraud regulation (31A-31-103-106)	Buy-Sell Funding	
Personal liability for unpaid claims (31A-15-105)	Key Person	
Federal Licensing and Regulation (3%)	Executive Bonuses	
Federal Regulation	Factors in Premium Determination	
Fair Credit Reporting Act	Mortality	
Fraud and False Statements (18 USC Sections 1033 and 1034)	Interest	
Privacy (Gramm Leach Bliley)	Expense	
National Do Not Call List	Premium Frequency	
General Insurance Concepts (6%)	Field Underwriting	
Risk	Application Procedures	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	Warranties and Representations	
Elements of Insurable Risks	Policy Delivery	
Definitions (e.g., Risk, Hazard, Peril, Loss)	Effective Date of Coverage	
Classifications of Insurers	Policy Review	
Mutual, Stock	Premium Collection	
Admitted, Non-Admitted	Statement of Good Health	
Foreign, Domestic, Alien	Company Underwriting	
Elements of a Contract	Sources of Information	
Consideration	Classifications of Risk (Preferred, Standard, Substandard, Declined)	
Competent Parties	Types of Life Insurance Policies (18%)	
Legal Purpose	Term Life Insurance	
Offer	Level	
Acceptance	Decreasing	
Authority and Powers of Producers	Increasing Term	
Express	Whole (Permanent, Ordinary) Life Insurance	
Implied	Single Premium	
Apparent	Continuous Premium	
The Law of Agency	Limited Payment	
Legal Interpretations Affecting Contracts	Adjustable Life	
Reasonable Expectations	Universal Life	
Indemnity	Variable Life	



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Variable Universal	Reduced Paid-Up Insurance
Index Whole Life	Policy Loan and Withdrawal Options
Specialized Policies	Loans
Joint Life	Automatic Premium Loans
Survivorship Life	Withdrawals Partial Surrenders
Juvenile	Dividend Options
Return of Premium Term Insurance	Paid-Up Additions
Group Life Insurance	Cash Payment (Lump Sum)
Eligible Groups	One Year Term
Characteristics of Group Life Insurance	Reduction of Premium
Credit Life	Accumulation at Interest
Individual	Disability Riders
Group	Waiver of Premium
Life Insurance Policy Provisions, Options, and Riders (19%)	Disability Income Benefit
Standard Life Insurance Provisions	Payor Benefit Life
Ownership	Riders Covering Additional Insureds
Assignment	Spouse
Right to Examine (Free Look)	Children
Payment of Premiums	Family
Grace Period	Riders Affecting Death Benefit Amount
Misstatement of Age/Sex	Accidental Death
Incontestability	Guaranteed Insurability
Reinstatement	Cost of Living
Entire Contract	Return of Premium
Beneficiary Designation Options	Accelerated (Living) Benefit Provision Rider
Individuals	Long-Term Care Rider
Classes	Policy Exclusions
Estates	Annuities (12%)
Minors	Annuity Principles and Concepts
Trusts	Accumulation Period versus Annuity Period
Types of Beneficiaries	Owner, Annuitant, and Beneficiary
Revocable versus Irrevocable	Immediate versus Deferred Annuities
Primary and Contingent	Annuity (Benefit) Payment Options
Beneficiary-Related Clauses	Life Contingency Options
Common Disaster	Annuities Certain
Spendthrift	Pure Life versus Life with Guaranteed Minimum
Settlement Options	Single Life versus Multiple Life
Cash Payment (Lump Sum)	Annuity Products
Interest Only	Fixed Annuities
Life Income	Equity Indexed Annuities
Fixed-Period	Variable Annuities
Fixed-Amount Installments	Uses of Annuities
Nonforfeiture Options	Lump-Sum Settlements
Cash Surrender Value	Retirement Income
Extended Term	Education

Long-Term Care Rider
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP
SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)

UTAH PRODUCER'S EXAMINATION FOR ACCIDENTAND HEALTH INSURANCE EXAMINATION SERIES 17-02

80 questions - 120 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation

Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer



Acceptance
uthority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
egal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealmen
ccident and Health Insurance Basics (7%)
ield Underwriting
Application Procedures
Warranties and Representations
olicy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
efinitions of Perils
Accidental Injury
Sickness
ypes of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
mited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
assification of Risks
Preferred
Standard
Substandard
dividual Accident and Health Insurance Policy Provisions (14%)
niform Required Provisions
Time Limit on Certain Defenses
Grace Period

Reinstatement	
Claim Forms	
Proof of Loss	
Time of Payment of Claims	
Physical Examinations and Autopsy	
Legal Actions	
Entire Contract	
Payment of Claims	
Change of Beneficiary	
Notice of Claim	
Uniform Optional Provisions	
Change of Occupation	
Misstatement of Age/Sex	
Illegal Occupation	
Intoxicants, Narcotics, or Other Controlled Substances	
Other General Provisions	
Right to Examine/Free Look	
Insuring Clause	
Consideration Clause	
Renewability Clause	
Coinsurance	
Probationary Period	
Elimination Period	
Exclusions	
Disability Income and Related Insurance (11%)	
Benefits Determination for Disability	
Pure Loss of Income	
Indemnity	
Qualifications of Disability	
Total (Own Occupation, Any Occupation)	
Partial	
Permanent	
Presumptive	
Recurrent	
Residual	
Inability to Perform Duties	
Occupational versus Non-Occupational	
Individual Disability Income Insurance	
Basic Total Disability Plan	
Cost of Living Rider	
Future Increase Option Rider	
Change of Occupation	
Other Cash Benefits	
Refund Provisions	

Reinstatement



Waiver of Premium	Health Insurance Portability and Accountability Act (HIPAA)
Probationary Period	Eligibility Requirements
Elimination Period	Terms
Benefit Limits	Privacy
Unique Aspects of Individual Disability Underwriting	Portability
Occupational Considerations	Group Health Insurance (7%)
Benefit Limits	Characteristics of Group Health Insurance
Policy Issuance Alternatives	Group Contract
Group Disability Income Insurance	Certificate of Coverage
Short-Term Disability	Eligible Groups
Long-Term Disability	Contributory versus Non-Contributory
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)	Employer Group Health Insurance
At-Work Benefits	Underwriting Criteria
Business Disability Insurance	Eligibility for Insurance
Key Employee Disability Income	Conversion of Coverage
Disability Buy-Sell Policy	Open Enrollment
Business Overhead Expense	Probation Period
Social Security Disability	Coordination of Benefits
Qualification for Disability Benefits	COBRA
Definition of Disability	Eligibility
Waiting Period	Duration of Coverage
Medical Plans (10%)	Premium
Medical Plan Concepts	Health Insurance for Senior Citizens and Special Needs Individuals (13%)
Fee-for-Service	Medicare
Prepaid	Administration
Specified Coverage	Eligibility
Comprehensive Coverage	Part A
Dependent Coverage	Part B
Provisions and Clauses	Part C
Deductibles	
	Part D
Stop-Loss Provision	Part D Medicare Select
Stop-Loss Provision Impairment Rider	
	Medicare Select
Impairment Rider	Medicare Select Medicare Supplement Insurance
Impairment Rider Types of Medical Plans	Medicare Select Medicare Supplement Insurance Open Enrollment
Impairment Rider Types of Medical Plans Basic Plans	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs)	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs)	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs) Point-of-Service (POS) Plans	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans Medicaid
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs) Point-of-Service (POS) Plans Cost Containment in Health Care Delivery	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans Medicaid Long-Term Care Policies
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs) Point-of-Service (POS) Plans Cost Containment in Health Care Delivery Managed Care	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans Medicaid Long-Term Care Policies Eligibility for Benefits
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs) Point-of-Service (POS) Plans Cost Containment in Health Care Delivery Managed Care Preventive Care Outpatient Benefits	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans Medicaid Long-Term Care Policies Eligibility for Benefits Benefit Periods and Amounts
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs) Point-of-Service (POS) Plans Cost Containment in Health Care Delivery Managed Care Preventive Care	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans Medicaid Long-Term Care Policies Eligibility for Benefits Benefit Periods and Amounts Exclusions
Impairment Rider Types of Medical Plans Basic Plans Major Medical Insurance Health Maintenance Organizations (HMOs) Preferred Provider Organizations (PPOs) Point-of-Service (POS) Plans Cost Containment in Health Care Delivery Managed Care Preventive Care Outpatient Benefits Utilization Management	Medicare Select Medicare Supplement Insurance Open Enrollment Types of Plans Standardized Plan Benefits Other options for individuals with Medicare Employer Group Health Plans Medicaid Long-Term Care Policies Eligibility for Benefits Benefit Periods and Amounts Exclusions Guaranteed Insurability Rider

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Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (4%)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)

UTAH PRODUCER'S EXAMINATION FOR LIFE, ACCIDENTAND HEALTH INSURANCE EXAMINATION SERIES 17-03

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Monetary forfeiture (fines) (31A-2-308)	
State regulation	
Commissioner's general duties and powers (31A-2-201)	
Company regulation	
Solvency (31A-4-105, 105.5)	
Rates (31A-19a-201-203)	
Policy forms (31A-21-201-203)	
Producer appointment (31A-23a-115; Reg R590-244-1-14)	
Termination of appointment (Reg R590-244-1-14)	
Unfair claim settlement practices (31A-26-303; Reg R590	-190-192)
Producer regulation	
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412	2)
Controlled business (31A-23a-502)	<u> </u>
Shared commissions (31A-23a-504)	
Unfair marketing practices (Reg R590-154)	
Misrepresentation (31A-21-105; 31A-23a-402(1))	
False advertising (31A-23a-402(1))	
Rebating (31A-23a-402(2), 31A-1-301(145))	
Unfair discrimination (31A-23a-402(3))	
Boycott, coercion or intimidation (31A-23a-402(4))	
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	
Examination of records (31A-2-203-205; 31A-23a-412)	
Privacy of Consumer Information (Reg R590-206)	
Insurance fraud regulation (31A-31-103-106)	
Personal liability for unpaid claims (31A-15-105)	
Federal Licensing and Regulation (2%)	
Federal Regulation	
Fair Credit Reporting Act	
Fraud and False Statements (18 USC Sections 1033 and 10	034)
Privacy (Gramm Leach Bliley)	
National Do Not Call List	
Affordable Care Act	
General Insurance Concepts (4%)	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sh Reduction, Transfer)	naring,
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	

Probation (31A-23a-112)



Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misreprese	·
Life, Accident, and Health Insurance Bas	ics (11%)
Insurable Interest	
Personal Uses of Life Insurance	
Survivor Protection	
Estate Creation	
Liquidity	
Estate Conservation	
Determining Amount of Personal Life Insura	ance
Human Life Value Approach	
Needs Approach	
Business Uses of Life Insurance	
Buy-Sell Funding	
Key Person	
Executive Bonuses	
Factors in Premium Determination	
Mortality	
Interest	
Expense	
Premium Frequency	
Field Underwriting	
Application Procedures	
Warranties and Representations	
Policy Delivery	
Effective Date of Coverage	
Policy Review	
Premium Collection	
Statement of Good Health	
Company Underwriting	
Sources of Information	

Classi	fications of Risk (Preferred, Standard, Substandard, Declined
Definition	ons of Perils
Accid	ental Injury
Sickne	ess
Types o	f Losses and Benefits
Loss c	of Income from Disability (Short-Term/Long-Term Disability)
Medic	al Expense
Long-	Term Care Expense
Presc	riptions
Limited	Health Insurance Policies
Accid	ental Death and Dismemberment
Hospi	tal Indemnity
Critic	al Illness/Dread Disease
Vision	ı Care
Heari	ng
Denta	ıl
Credi	t Disability
Classific	cation of Risks
Prefe	rred
Stand	ard
Subst	andard
Types o	f Life Insurance Policies (10%)
Term Li	fe Insurance
Level	
Decre	rasing
Increa	asing Term
Whole (Permanent, Ordinary) Life Insurance
Single	Premium
Conti	nuous Premium
Limite	ed Payment
Adjus	table Life
Universa	al Life
Variable	Life
Variable	· Universal
Index W	hole Life
Speciali	zed Policies
Joint	Life
Surviv	vorship Life
Juven	ile
Retur	n of Premium Term Insurance
Group L	ife Insurance
	le Groups
	cteristics of Group Life Insurance
Credit L	and the second s



Group
ife Insurance Policy Provisions, Options, and Riders (1
tandard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Estates
Minors
Trusts
Types of Beneficiaries
Revocable versus Irrevocable
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Spendthrift
ettlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income
Fixed-Period
Fixed-Amount Installments
Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders

Waiver of Pro	emium
Disability Inc	ome Benefit
Payor Benefi	t Life
tiders Covering	g Additional Insureds
Spouse	
Children	
Family	
iders Affectin	g Death Benefit Amount
Accidental D	eath
Guaranteed	Insurability
Cost of Living	g
Return of Pre	emium
Accelerated	(Living) Benefit Provision Rider
Long-Term C	are Rider
olicy Exclusion	ns
nnuities (6%)	
nnuity Princip	les and Concepts
Accumulation	n Period versus Annuity Period
Owner, Annu	itant, and Beneficiary
mmediate ver	sus Deferred Annuities
nnuity (Benef	it) Payment Options
Life Continge	ency Options
Annuities Ce	rtain
Pure Life ver	sus Life with Guaranteed Minimum
Single Life ve	ersus Multiple Life
nnuity Produc	ts
Fixed Annuit	ies
Equity Index	ed Annuities
Variable Ann	uities
lses of Annuiti	es
Lump-Sum Se	ettlements
Retirement I	ncome
Education	
Long-Term C	are Rider
ndividual Acci	ident and Health Insurance Policy Provisions (9%)
Iniform Requir	red Provisions
Time Limit o	n Certain Defenses
Grace Period	
Reinstateme	nt
Claim Forms	
Proof of Loss	
Time of Payr	nent of Claims
Physical Exar	ninations and Autopsy
Legal Actions	5
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Payment of Claims	
Change of Beneficiary	
Notice of Claim	
Uniform Optional Provisions	
Change of Occupation	
Misstatement of Age/Sex	
Illegal Occupation	
Intoxicants, Narcotics, or Other Controlled Substances	
Other General Provisions	
Right to Examine/Free Look	
Insuring Clause	
Consideration Clause	
Renewability Clause	
Coinsurance	
Probationary Period	
Elimination Period	
Exclusions	
Disability Income and Related Insurance (6%)	
Benefits Determination for Disability	
Pure Loss of Income	
Indemnity	
Qualifications of Disability	
Total (Own Occupation, Any Occupation)	
Partial	
Permanent	
Presumptive	
Recurrent	
Residual	
Inability to Perform Duties	
Occupational versus Non-Occupational	
Individual Disability Income Insurance	
Basic Total Disability Plan	
Cost of Living Rider	
Future Increase Option Rider	
Change of Occupation	
Other Cash Benefits	
Refund Provisions	
Exclusions	
Waiver of Premium	
Probationary Period	
Elimination Period	
Benefit Limits	$\overline{}$
Unique Aspects of Individual Disability Underwriting	
Occupational Considerations	
Benefit Limits	
Deficit Liffits	

	up Disability Income Insurance
	nort-Term Disability
	ong-Term Disability pordination of Benefits (Workers' Compensation Benefits and Socia
	surance)
At	-Work Benefits
Busi	ness Disability Insurance
Ke	ey Employee Disability Income
	sability Buy-Sell Policy
Bu	usiness Overhead Expense
Soci	al Security Disability
Qı	ualification for Disability Benefits
De	efinition of Disability
W	aiting Period
Med	ical Plans (6%)
Med	ical Plan Concepts
Fe	ee-for-Service
Pr	epaid
Sp	pecified Coverage
Co	omprehensive Coverage
De	ependent Coverage
Prov	risions and Clauses
De	eductibles
St	op-Loss Provision
Im	npairment Rider
Туре	es of Medical Plans
Ba	asic Plans
Ma	ajor Medical Insurance
Не	ealth Maintenance Organizations (HMOs)
Pr	referred Provider Organizations (PPOs)
Po	pint-of-Service (POS) Plans
Cost	Containment in Health Care Delivery
Ma	anaged Care
Pr	reventive Care
Oı	utpatient Benefits
Ut	tilization Management
Pr	eauthorization
Ga	atekeeper
Hea	alth Insurance Portability and Accountability Act (HIPAA)
El	igibility Requirements
Te	erms
Pr	rivacy
Po	ortability



Character (Character) (Character)
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (6%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health

Adult Daycare	
Respite Care	0/1
ederal Tax Considerations for Life and Health Insurance (6	%)
equirements of Life Insurance Qualified Plans	
ederal Tax Considerations for Qualified Plans	
Withdrawals	
Rollovers versus Transfers	
ualified Plan Types, Characteristics, and Purchasers	
Individual Retirement Accounts (IRAs; Traditional versus Rot	:h)
401k	
403b	
SEP	
SIMPLE	
axation of Personal Life Insurance	
Premiums	
Dividends	
Settlements	
odified Endowment Contracts (MECs)	
ealth Insurance Premiums and Benefits	
Individual	
Group	
Disability Income	
Business Disability Insurance	
Medical Expense	
Long-Term Care	
onsumer-Driven Health Plans	
Health Savings Accounts (HSAs)	
Health Reimbursement Accounts (HRAs)	
Flexible Spending Accounts (FSAs)	

UTAH PRODUCER'S EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE EXAMINATION SERIES 17-04

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)



Maintenance and duration	General Insurance Concepts (10%)
Renewal (31A-23a-105)	Risk
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)	Methods of Handling Risk (e.g., A Sharing, Reduction, Transfer)
Reinstatement (31A-23a-111(2), 113)	Elements of Insurable Risks
Assumed name (31A-23a-110(2))	Definitions (e.g., Risk, Hazard, F
Change of address or telephone number (31A-23a-412(1)(c))	Classifications of Insurers
Reporting of actions (31A-23a-105(2)(b))	Mutual, Stock
Disciplinary actions	Admitted, Non-Admitted
License termination, suspension, or revocation (31A-2-	Foreign, Domestic, Alien
308(10)(a); 31A-23a-111) Probation (31A-23a-112)	Elements of a Contract
Monetary forfeiture (fines) (31A-2-308)	Consideration
ate regulation	Competent Parties
Commissioner's general duties and powers (31A-2-201)	Legal Purpose
Company regulation	Offer
Solvency (31A-4-105, 105.5)	Acceptance
Rates (31A-19a-201-203)	Authority and Powers of Producers
Policy forms (31A-21-203)	Express
Producer appointment (31A-23a-115; Reg R590-244-1-14)	Implied
Termination of appointment (Reg R590-244-1-14)	Apparent
Unfair claim settlement practices (31A-26-303; Reg R590-	The Law of Agency
190-192)	Legal Interpretations Affecting Conti
Producer regulation	Reasonable Expectations
Fiduciary and trust account responsibilities (31A-23a-409)	Indemnity
Place of business/records maintenance (31A-23a-102, 412)	Good Faith
Controlled business (31A-23a-502)	Fraud
Shared commissions (31A-23a-504)	Warranties, Representations, Mi
Jnfair marketing practices (Reg R590-154)	Property and Casualty Insurance Ba
Misrepresentation (31A-21-105; 31A-23a-402(1))	Insurable Interest
False advertising (31A-23a-402(1))	Damages
Rebating (31A-23a-402(2), 31A-1-301(145))	Compensatory versus Punitive
Unfair discrimination (31A-23a-402(3))	General versus Special
Boycott, coercion or intimidation (31A-23a-402(4))	Liability
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Absolute
Examination of records (31A-2-203-205; 31A-23a-412)	Strict
Privacy of Consumer Information (Reg R590-206)	Vicarious
Insurance fraud regulation (31A-31-103-106)	Underwriting
Personal liability for unpaid claims (31A-15-105)	Purpose
ederal Licensing and Regulation (2%)	Process
ederal Regulation	Results
Fair Credit Reporting Act	Rate Development
Fraud and False Statements (18 USC Sections 1033 and 1034)	Types
Privacy (Gramm Leach Bliley)	Components
National Flood Insurance Program	Basis
Terrorism Risk Insurance Act	Types of Hazards
Motor Carrier Act (MCS-90 and others)	Types of Perils

Risk	
Methods of Handling Risk (e. Sharing, Reduction, Transfer	
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazar	d, Peril, Loss)
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producer	r's
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Co	ontracts
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Concealment	, Misrepresentations, and
Property and Casualty Insurance	Basics (17%)
Insurable Interest	
Damages	
Compensatory versus Punitiv	e
General versus Special	
Liability	
Absolute	
Strict	
Vicarious	
Underwriting	
Purpose	
Process	
Results	
Rate Development	
Types	
Components	
components	
Basis	



Named	Total versus Partial Loss
Special	Specific, Scheduled, and Blanket Insurance
Types of Loss	Vacant versus Unoccupied
Direct	Named Insured Provisions
Indirect	First Named Insured versus Other Insureds
Loss valuation	Duties After Loss
Actual Cash Value	Assignment
Replacement Cost	Waiver of Rights
Functional Replacement Cost	Insurer Provisions
Market Value	Liberalization
Agreed Value	Subrogation
Valued Policy	Claim Settlement Options
Basic Types of Construction	Duty to Defend
Negligence	Third-Party Provisions
Torts	Standard Mortgage Clause
Elements of a Negligent Act	Loss Payable Clause
Defense Against Negligence	No Benefit to the Bailee
Accident versus Occurrence	Dwelling Policy Concepts (4%)
Policy Structure	Dwelling Policy
Declarations	Characteristics
Definitions	Eligibility
Insuring Agreement	Purpose
Supplementary Coverage	Policy Definitions
Conditions	Coverage Forms Specifying Perils Insured Against
Exclusions	DP-1 Basic
Endorsements	DP-2 Broad
Policy Conditions	DP-3 Special
Insureds	Property Coverages
Policy Period	Dwelling
Policy Territory	Other Structures
Cancellation and Non-Renewal	Personal Property
Deductibles	Fair Rental Value
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)	Additional Living Expense
Limits of Liability	Dwelling Policy Exclusions
Per Accident	Dwelling Policy Conditions
Per Occurrence	Dwelling Policy Endorsements
Per Person	Automatic Increase in Insurance
Aggregate	Dwelling Under Construction
Split	Theft Coverage
Combined Single Limit	Personal Liability Supplement
Coinsurance	Homeowners Policy Concepts (8%)
Purpose	Homeowners Policy
Definition	Characteristics
Calculation	Eligibility
Penalties	Purpose



Policy Definitions	Physical Damage
Perils Insured Against	Commercial Aut
Basic	Commercial Aut
Broad	Definitions
Special	Provisions a
Homeowners Policy Coverage Forms	Duties After
Broad (HO-2)	Endorsemer
Special (HO-3)	Commercial Aut
Contents Broad (HO-4)	Bodily Injur
Unit-Owners (HO-6)	Supplement
Modified Coverages (HO-8)	Persons Insu
Property Coverages	Exclusions
Dwelling	Physical Damage
Other Structures	Other Commerci Dealers)
Personal Property	Commercial Pro
Loss of Use	Commercial Pac
Additional Coverages	Purpose
Liability Coverages	Definition
Personal Liability	Coverage pa
Medical Payments to Others	Commercial Poli
Homeowners Policy Exclusions	Declaration
Homeowners Policy Conditions	Conditions
Homeowners Policy Endorsements	Insuring Agr
Business Pursuits	Exclusions
Earthquake	Interline En
Home Day Care	Commercial Pro
Personal Injury	Coverage Fo
Personal Property Replacement Cost	Property Puilders Dis
Watercraft	Builders Ris
Identity Theft	Business Inc
Scheduled Personal Property/Personal Articles Floater	Extra Exper
Personal Automobile Policy (4%)	Legal Liabil
Personal Automobile Policy	Cause of Lo
Definitions	Commercial Pro
General Provisions	Ordinance o
Conditions	Peak Seasor
Duties After an Accident	Spoilage
Endorsements	Value Repor
Personal Automobile Policy Liability	Earthquake
Bodily Injury and Property Damage	Commercial Inla
Supplementary Payments	Definitions
Persons Insured	Conditions a
Exclusions	Coverages (Equipment)
Expenses for Medical Services	Equipment Brea
Uninsured/Underinsured Motorist Coverage	Farm Property

ommercial Automobile Policy (4%)	
ommercial Automobile Policy	
Definitions	
Provisions and Conditions	
Duties After an Accident	
Endorsements	
ommercial Automobile Policy Liability	
Bodily Injury and Property Damage	
Supplementary Payments	
Persons Insured	
Exclusions	
hysical Damage Ither Commercial Automobile forms (e.g., Motor Carrier, A ealers)	uto
ommercial Property Policies (8%)	
ommercial Package Policy	
Purpose	
Definition	
Coverage parts	
ommercial Policy Components	
Declarations	
Conditions	
Insuring Agreements	
Exclusions	
Interline Endorsements	
ommercial Property Forms	
Coverage Forms for Building and Business Personal Property	
Builders Risk	
Business Income	
Extra Expense	
Legal Liability	
Cause of Loss Forms	
ommercial Property Endorsements	
Ordinance or Law	
Peak Season Limit of Insurance	
Spoilage	
Value Reporting Form	
Earthquake	
ommercial Inland Marine	
Definitions	
Conditions and Exclusions Coverages (e.g. Transportation, Contractor's Floater, Equipment)	
quipment Breakdown Coverages	
* *	



Definitions
Conditions and Exclusions
Coverages
Commercial General Liability (9%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (2%)
Definitions
Insuring Agreements
Coverage Form Classifications (types of coverage forms only)
Workers' Compensation Insurance (7%)
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages

Levels of Disability	
Permanent Partial	
Permanent Total	
Temporary Partial	
Temporary Total	
Impairment Rating	
Accident versus Occupational Disease and Illness	
Federal Laws	
Federal Employers Liability Act (FELA)	
Jones Act	
Longshore and Harbor Workers' Compensation Act	
Migrant Farm Workers	
Rating and Job Classification	
Experience Rating	
Premium Basis	
Claim Reporting Procedures	
Other Types of Property and Casualty Insurance (5%)	
Specialty Liability Insurance	
Directors and Officers	
Professional/Errors and Omissions	
Employment Practices	
Employee Benefits	
Internet Liability and Network Protection	
Surety Bonds	
Types	
Parties to a Bond	
Personal, Commercial Umbrella, and Excess Policies	
Underlying Limits	
Self-Insured Retention	
Defense Costs	
Follow Form	
Purpose and General Characteristics of Businessowners Policy (BOP))
Farmowners/Ranchowners Policy	
Mobile Home Policy	
Purpose of Difference in Conditions	

UTAH CONSULTANT'S EXAMINATION FOR LIFE, ACCIDENT AND HEALTH INSURANCE EXAMINATION SERIES 17-09

Flood and Earthquake Insurance Coverages

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)



Purpose (31A-23a-101)	Federal Regulation
Process (31A-23a-103-105, 107, 302)	Fair Credit Reporting Act
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)	Fraud and False Statements (18 USC Sections 1033 and 1034)
Producers	Privacy (Gramm Leach Bliley)
Consultants	National Do Not Call List
Adjusters	Affordable Care Act
Nonresidents (31A-23a-109)	General Insurance Concepts (4%)
Maintenance and duration	Risk
Renewal (31A-23a-105)	Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)	Elements of Insurable Risks
Reinstatement (31A-23a-111(2), 113)	Definitions (e.g., Risk, Hazard, Peril, Loss)
Assumed name (31A-23a-110(2))	Classifications of Insurers
Change of address or telephone number (31A-23a-	Mutual, Stock
412(1)(c)) Reporting of actions (31A-23a-105(2)(b))	Admitted, Non-Admitted
Disciplinary actions	Foreign, Domestic, Alien
License termination, suspension, or revocation (31A-2-	Elements of a Contract
308(10)(a); 31A-23a-111)	Consideration
Probation (31A-23a-112)	Competent Parties
Monetary forfeiture (fines) (31A-2-308)	Legal Purpose
State regulation	Offer
Commissioner's general duties and powers (31A-2-201)	Acceptance
Company regulation	Authority and Powers of Producers
Solvency (31A-4-105, 105.5)	Express
Rates (31A-19a-201-203)	Implied
Policy forms (31A-21-201-203)	Apparent
Producer appointment (31A-23a-115; Reg R590-244-1-14)	The Law of Agency
Termination of appointment (Reg R590-244-1-14)	Legal Interpretations Affecting Contracts
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)	Reasonable Expectations
Producer regulation	Indemnity
Fiduciary and trust account responsibilities (31A-23a-409)	Good Faith
Place of business/records maintenance (31A-23a-102, 412)	Fraud
Controlled business (31A-23a-502)	Warranties, Representations, Misrepresentations, and Concealment
Shared commissions (31A-23a-504)	Life, Accident, and Health Insurance Basics (11%)
Unfair marketing practices (Reg R590-154)	Insurable Interest
Misrepresentation (31A-21-105; 31A-23a-402(1))	Personal Uses of Life Insurance
False advertising (31A-23a-402(1))	Survivor Protection
Rebating (31A-23a-402(2), 31A-1-301(145))	Estate Creation
Unfair discrimination (31A-23a-402(3))	Liquidity
Boycott, coercion or intimidation (31A-23a-402(4))	Estate Conservation
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Determining Amount of Personal Life Insurance
Examination of records (31A-2-203-205; 31A-23a-412)	Human Life Value Approach
Privacy of Consumer Information (Reg R590-206)	Needs Approach
Insurance fraud regulation (31A-31-103-106)	Business Uses of Life Insurance
Personal liability for unpaid claims (31A-15-105)	Buy-Sell Funding
Federal Licensing and Regulation (2%)	buy beat unums



Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital Indemnity
Critical Illness/Dread Disease
Vision Care
Hearing
Dental
Credit Disability
Classification of Risks
Preferred
Standard
Substandard
Types of Life Insurance Policies (10%)
Term Life Insurance
Level
Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium

Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life
Variable Universal
Index Whole Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Return of Premium Term Insurance
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Credit Life
Individual
Group
Life Insurance Policy Provisions, Options, and Riders (10%)
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Grace Period Misstatement of Age/Sex
Misstatement of Age/Sex
Misstatement of Age/Sex Incontestability
Misstatement of Age/Sex Incontestability Reinstatement
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable Primary and Contingent
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable Primary and Contingent Beneficiary-Related Clauses
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable Primary and Contingent Beneficiary-Related Clauses Common Disaster
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable Primary and Contingent Beneficiary-Related Clauses Common Disaster Spendthrift
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable Primary and Contingent Beneficiary-Related Clauses Common Disaster Spendthrift Settlement Options
Misstatement of Age/Sex Incontestability Reinstatement Entire Contract Beneficiary Designation Options Individuals Classes Estates Minors Trusts Types of Beneficiaries Revocable versus Irrevocable Primary and Contingent Beneficiary-Related Clauses Common Disaster Spendthrift Settlement Options Cash Payment (Lump Sum)



Fig. 18 of 1
Fixed-Period
Fixed-Amount Installments
Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (6%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities

Variable Annuities	
Uses of Annuities	
Lump-Sum Settlements	
Retirement Income	
Education	
Long-Term Care Rider	
Individual Accident and Health Insurance Policy Provis	ions (9 %)
Uniform Required Provisions	
Time Limit on Certain Defenses	
Grace Period	
Reinstatement	
Claim Forms	
Proof of Loss	
Time of Payment of Claims	
Physical Examinations and Autopsy	
Legal Actions	
Entire Contract	
Payment of Claims	
Change of Beneficiary	
Notice of Claim	
Uniform Optional Provisions	
Change of Occupation	
Misstatement of Age/Sex	
Illegal Occupation	
Intoxicants, Narcotics, or Other Controlled Substances	
Other General Provisions	
Right to Examine/Free Look	
Insuring Clause	
Consideration Clause	
Renewability Clause	
Coinsurance	
Probationary Period	
Elimination Period	
Exclusions	
Disability Income and Related Insurance (6%)	
Benefits Determination for Disability	
Pure Loss of Income	
Indemnity	
Qualifications of Disability	
Total (Own Occupation, Any Occupation)	
Partial	
Permanent	
Presumptive	
Recurrent	



Inability to Perform Duties	Major Medical Insurance
Occupational versus Non-Occupational	Health Maintenance Organizations (HMOs)
Individual Disability Income Insurance	Preferred Provider Organizations (PPOs)
Basic Total Disability Plan	Point-of-Service (POS) Plans
Cost of Living Rider	Cost Containment in Health Care Delivery
Future Increase Option Rider	Managed Care
Change of Occupation	Preventive Care
Other Cash Benefits	Outpatient Benefits
Refund Provisions	Utilization Management
Exclusions	Preauthorization
Waiver of Premium	Gatekeeper
Probationary Period	Health Insurance Portability and Accountability Act (HIPAA)
Elimination Period	Eligibility Requirements
Benefit Limits	Terms
Unique Aspects of Individual Disability Underwriting	Privacy
Occupational Considerations	Portability
Benefit Limits	Group Health Insurance (4%)
Policy Issuance Alternatives	Characteristics of Group Health Insurance
Group Disability Income Insurance	Group Contract
Short-Term Disability	Certificate of Coverage
Long-Term Disability	Eligible Groups
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)	Contributory versus Non-Contributory
At-Work Benefits	Employer Group Health Insurance
Business Disability Insurance	Underwriting Criteria
Key Employee Disability Income	Eligibility for Insurance
Disability Buy-Sell Policy	Conversion of Coverage
Business Overhead Expense	Open Enrollment
Social Security Disability	Probation Period
Qualification for Disability Benefits	Coordination of Benefits
Definition of Disability	COBRA
Waiting Period	Eligibility
Medical Plans (6%)	Duration of Coverage
Medical Plan Concepts	Premium
Fee-for-Service	Health Insurance for Senior Citizens and Special Needs Individuals (6%)
Prepaid	Medicare
Specified Coverage	Administration
Comprehensive Coverage	Eligibility
Dependent Coverage	Part A
Provisions and Clauses	Part B
Deductibles	Part C
Stop-Loss Provision	Part D
Impairment Rider	Medicare Select
Types of Medical Plans	
Basic Plans	Medicare Supplement Insurance Open Enrollment
Dasic Flatis	орен Епгоиненс



Types of Plans Standardized Plan Benefits Other options for individuals with Medicare **Employer Group Health Plans** Medicaid **Long-Term Care Policies** Eligibility for Benefits Benefit Periods and Amounts **Exclusions** Guaranteed Insurability Rider Cost of Living Rider Levels of Long-Term Care Skilled Intermediate Custodial Types of Long-Term Care Home Health **Adult Daycare** Respite Care Federal Tax Considerations for Life and Health Insurance (6%) Requirements of Life Insurance Qualified Plans Federal Tax Considerations for Qualified Plans Withdrawals **Rollovers versus Transfers** Qualified Plan Types, Characteristics, and Purchasers Individual Retirement Accounts (IRAs; Traditional versus Roth) 401k 403b **SEP** SIMPLE Taxation of Personal Life Insurance **Premiums** Dividends Settlements Modified Endowment Contracts (MECs) Health Insurance Premiums and Benefits Individual Group Disability Income **Business Disability Insurance** Medical Expense Long-Term Care Consumer-Driven Health Plans Health Savings Accounts (HSAs) Health Reimbursement Accounts (HRAs)

Flexible Spending Accounts (FSAs)

UTAH CONSULTANT'S EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE EXAMINATION SERIES 17-10

100 questions - 150 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))



False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
Terrorism Risk Insurance Act
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Property and Casualty Insurance Basics (17%)

Insurable Interest
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions



Insureds	
Policy Period	
Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)	
Limits of Liability	
Per Accident	
Per Occurrence	
Per Person	
Aggregate	
Split	
Combined Single Limit	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	
Total versus Partial Loss	
Specific, Scheduled, and Blanket Insurance	
Vacant versus Unoccupied	
Named Insured Provisions	
First Named Insured versus Other Insureds	
Duties After Loss	
Assignment	
Waiver of Rights	
Insurer Provisions	
Liberalization	
Subrogation	
Claim Settlement Options	
Duty to Defend	
Third-Party Provisions	
Standard Mortgage Clause	
Loss Payable Clause	
No Benefit to the Bailee	
Dwelling Policy Concepts (4%)	
Dwelling Policy	
Characteristics	
Eligibility	
Purpose	
Policy Definitions	
Coverage Forms Specifying Perils Insured Against	
DP-1 Basic	
DP-2 Broad	

DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
Homeowners Policy Concepts (8%)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care



Developed Injury	
Personal Injury	
Personal Property Replacement Cos	t
Watercraft	
Identity Theft	
Scheduled Personal Property/Personal A	rticles Floater
Personal Automobile Policy (4%)	
Personal Automobile Policy	
Definitions	
General Provisions	
Conditions	
Duties After an Accident	
Endorsements	
Personal Automobile Policy Liability	
Bodily Injury and Property Damage	
Supplementary Payments	
Persons Insured	
Exclusions	
Expenses for Medical Services	
Uninsured/Underinsured Motorist Covera	age
Physical Damage	
Commercial Automobile Policy (4%)	
Commercial Automobile Policy	
Definitions	
Provisions and Conditions	
Duties After an Accident	
Endorsements	
Commercial Automobile Policy Liability	
Bodily Injury and Property Damage	
Supplementary Payments	
Persons Insured	
Exclusions	
Physical Damage	
Other Commercial Automobile forms (e. Dealers)	g., Motor Carrier, Auto
Commercial Property Policies (8%)	
Commercial Package Policy	
Purpose	
Definition	
Coverage parts	
Commercial Policy Components	
Declarations	
Conditions	
Insuring Agreements	
Exclusions	
Interline Endorsements	
mertine Endorsements	

Commercial Property Forms	
Coverage Forms for Building and Business Personal Property	
Builders Risk	
Business Income	
Extra Expense	
Legal Liability	
Cause of Loss Forms	
Commercial Property Endorsements	
Ordinance or Law	
Peak Season Limit of Insurance	
Spoilage	
Value Reporting Form	
Earthquake	
Commercial Inland Marine	
Definitions	
Conditions and Exclusions	
Coverages (e.g. Transportation, Contractor's Floater, Equipme	ent)
Equipment Breakdown Coverages	-,
Farm Property	
Definitions	
Conditions and Exclusions	
Coverages	
Commercial General Liability (9%)	
Commercial Policy Components	
Declarations	
Conditions	
Interline Endorsements	
Commercial General Liability coverages	
Bodily Injury and Property Damage	
Personal and Advertising Injury	
Medical Payments	
Fire Damage	
Supplementary Payments	
Elements of Commercial General Liability	
Conditions	
Definitions	
Exclusions	
Occurrence versus Claims-Made	
Claims-Made Features	
Trigger Retroactive Date	
Prior Acts Extended Reporting Periods	
Extended Reporting Periods	
Claim Information	
Commercial General Liability Exposures	



Premises and Operations Products and Completed Operations Contractual Liability Commercial Crime (2%) **Definitions Insuring Agreements** Coverage Form Classifications (types of coverage forms only) Workers' Compensation Insurance (7%) **Definitions** Coverages Workers' Compensation Insurance **Employers Liability Insurance** Other States Insurance **Benefits** Death Medical Survivor Rehabilitation Lost Wages Levels of Disability Permanent Partial Permanent Total Temporary Partial **Temporary Total** Impairment Rating Accident versus Occupational Disease and Illness Federal Laws Federal Employers Liability Act (FELA) Jones Act Longshore and Harbor Workers' Compensation Act Migrant Farm Workers Rating and Job Classification **Experience Rating Premium Basis Claim Reporting Procedures** Other Types of Property and Casualty Insurance (5%) Specialty Liability Insurance **Directors and Officers** Professional/Errors and Omissions **Employment Practices Employee Benefits** Internet Liability and Network Protection **Surety Bonds Types** Parties to a Bond

Personal, Commercial Umbrel	lla, and Excess Policies
Underlying Limits	
Self-Insured Retention	
Defense Costs	
Follow Form	
Purpose and General Characte	eristics of Businessowners Policy (BOP)
Farmowners/Ranchowners Po	licy
Mobile Home Policy	
Purpose of Difference in Conc	ditions

Flood and Earthquake Insurance Coverages

UT	AH ADJUSTER'S EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE EXAMINATION SERIES 17-11
	100 questions - 150 Minutes
Stat	e Licensing and Regulation (20%)
Lice	nsing requirements
De	finitions (31A-26-102)
Qı	alifications (31A-26-203, 205)
Pu	rpose (31A-26-202)
Pr	ocess (31A-26-202)
Cl	assifications of licenses (31A-26-204)
	Adjusters (31A-26-102, 201, 204 (1)(c))
	Non-resident adjuster (31A-26-208)
Lie	tensing exceptions (31A-26-201 (2))
Lie	rense/character requirements (31A-26-204 & 205)
En	nergency adjuster license (31A-26-212)
Mair	tenance and duration
Re	newal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 though 9)
	ntinuing education requirements (31A-26-206; Reg. R590-142-1 rough 10)
Re	instatement (31A-26-214.5 (2); Reg. R590-244-8)
As	sumed name (31A-26-209(2)
Re	cords (31A-26-306 (2-4))
Ch	ange in name, address, telephone number (31A-26-306 (1) (b))
	Reporting of actions (31A-26-203)
Disc	iplinary actions
	obation (31A-26-214)
	rmination, suspension, revocation, refusal to issue or renew (31A-213)
Mo	netary forfeiture (fines) (31A-2-308)
Clai	n settlement laws and regulations

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Place of business/records maintenance (31A-26-102)

Producer regulation

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Federal Licensing and Regulation (2%)	
Federal Regulation	
Fraud and False Statements (18 USC Sections 1033 and 1034)	
Privacy (Gramm Leach Bliley)	
National Flood Insurance Program	
Terrorism Risk Insurance Act	
Motor Carrier Act (MCS-90 and others)	
General Insurance Concepts (10%)	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing Reduction, Transfer)	,
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealment	
Property and Casualty Insurance Basics (16%)	
Insurable Interest	
Liability	
Absolute	
Strict	
Vicarious	
Underwriting	
Purpose	
Process	
Results	
Rate Development	

Types Components Basis Types of Hazards Types of Perils Named Special Types of Loss Direct Indirect
Basis Types of Hazards Types of Perils Named Special Types of Loss Direct
Types of Hazards Types of Perils Named Special Types of Loss Direct
Types of Perils Named Special Types of Loss Direct
Named Special Types of Loss Direct
Special Types of Loss Direct
Types of Loss Direct
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other Insurance (e.g. Primary and Excess, Pro Rata,
Nonconcurrency, Contribution by Equal Shares) Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split



Combined Single Limit	Personal Liab
Coinsurance	Homeowners Poli
Purpose	Homeowners Police
Definition	Characteristic
Calculation	Eligibility
Penalties	Purpose
Total versus Partial Loss	Policy Definit
Specific, Scheduled, and Blanket Insurance	Perils Insured Aga
Vacant versus Unoccupied	Basic
Named Insured Provisions	Broad
First Named Insured versus Other Insureds	Special
Duties After Loss	Homeowners Police
Assignment	Broad (HO-2)
Waiver of Rights	Special (HO-3
Insurer Provisions	Contents Broa
Liberalization	Unit-Owners
Subrogation	Modified Cov
Claim Settlement Options	Property Coverage
Duty to Defend	Dwelling
Third-Party Provisions	Other Structu
Standard Mortgage Clause	Personal Prop
Loss Payable Clause	Loss of Use
No Benefit to the Bailee	Additional Co
Dwelling Policy Concepts (5%)	Liability Coverage
Dwelling Policy	Personal Liab
Dwelling Policy Characteristics	
	Medical Paym
Characteristics	Medical Paym Homeowners Polic
Characteristics Eligibility	Medical Paym Homeowners Polic Homeowners Polic
Characteristics Eligibility Purpose	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic
Characteristics Eligibility Purpose Policy Definitions	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake Home Day Ca
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake Home Day Ca Personal Inju
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake Home Day Ca Personal Inju
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages	Medical Paym Homeowners Police Homeowners Police Homeowners Police Business Purs Earthquake Home Day Ca Personal Inju Personal Prop Watercraft
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake Home Day Ca Personal Inju Personal Prop Watercraft Identity Thef
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures	Medical Paym Homeowners Police Homeowners Police Homeowners Police Business Purs Earthquake Home Day Ca Personal Inju Personal Prop Watercraft Identity Thef
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures Personal Property Fair Rental Value	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake Home Day Ca Personal Inju Personal Prop Watercraft Identity Thef Scheduled Person Commercial Prop
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures Personal Property Fair Rental Value Additional Living Expense	Medical Paym Homeowners Police Homeowners Police Homeowners Police Business Purs Earthquake Home Day Ca Personal Inju Personal Prop Watercraft Identity Thef Scheduled Person Commercial Prop
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures Personal Property Fair Rental Value Additional Living Expense Dwelling Policy Exclusions	Medical Paym Homeowners Polic Homeowners Polic Homeowners Polic Business Purs Earthquake Home Day Ca Personal Inju Personal Prop Watercraft Identity Thef Scheduled Person Commercial Prop
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures Personal Property Fair Rental Value Additional Living Expense Dwelling Policy Exclusions Dwelling Policy Conditions	Medical Paym Homeowners Police Homeowners Police Homeowners Police Business Purs Earthquake Home Day Ca Personal Injury Personal Prop Watercraft Identity Thefe Scheduled Personal Commercial Prop Commercial Packat Purpose Definition
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures Personal Property Fair Rental Value Additional Living Expense Dwelling Policy Exclusions	Home Day Ca Personal Injun Personal Prop Watercraft Identity Theft Scheduled Personal Commercial Prop Commercial Packat Purpose Definition Coverage Par
Characteristics Eligibility Purpose Policy Definitions Coverage Forms Specifying Perils Insured Against DP-1 Basic DP-2 Broad DP-3 Special Property Coverages Dwelling Other Structures Personal Property Fair Rental Value Additional Living Expense Dwelling Policy Exclusions Dwelling Policy Endorsements	Medical Paym Homeowners Police Homeowners Police Homeowners Police Business Purs Earthquake Home Day Ca Personal Injury Personal Prop Watercraft Identity Thefe Scheduled Personal Commercial Prop Commercial Packat Purpose Definition

Personal Liability Supplement
Homeowners Policy Concepts (8%)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Commercial Property Policies (7%)
Commercial Package Policy
Purpose
Definition
Coverage Parts
Commercial Policy Components
Declarations
Conditions



Insuring Agreements	
Exclusions	
Interline Endorsements	
Commercial Property Forms	
Coverage Forms for Building and Business Personal Property	
Builders Risk	
Business Income	
Extra Expense	
Legal Liability	
Cause of Loss Forms	
Commercial Property Endorsements	
Ordinance or Law	
Peak Season Limit of Insurance	
Spoilage	
Value Reporting Form	
Earthquake	
Commercial Inland Marine	
Definitions	
Conditions and Exclusions	
Coverages (e.g. Transportation, Contractor's Floater, Equipmer	ıt)
Equipment Breakdown Coverages	
Farm Property	
Definitions	
Conditions and Exclusions	
Coverages	
Personal Automobile Policy (6%)	
Personal Automobile Policy	
Definitions	
General Provisions	
Conditions	
Duties After an Accident	
Endorsements	
Personal Automobile Policy Liability	
Bodily Injury and Property Damage	
Supplementary Payments	
Persons Insured	
Exclusions	
Expenses for Medical Services	
Uninsured/Underinsured Motorist Coverage	
Physical Damage	
Commercial Automobile Policy (5%)	
Commercial Automobile Policy	
Definitions	
Provisions and Conditions	
Duties After an Accident	

Endorseme	ents
Commercial Au	tomobile Policy Liability
Bodily Inju	ry and Property Damage
Supplemer	ntary Payments
Persons Ins	sured
Exclusions	
Physical Damag	
Other Commero Dealers)	cial Automobile forms (e.g., Motor Carrier, Auto
Commercial G	eneral Liability (6%)
Commercial Po	licy Components
Declaratio	ns
Conditions	
Interline E	ndorsements
Commercial Ge	eneral Liability Coverages
Bodily Inju	ry and Property Damage
Personal a	nd Advertising Injury
Medical Pa	yments
Fire Dama	ge
Supplemer	ntary Payments
Elements of Co	mmercial General Liability
Conditions	
Definitions	1
Exclusions	
Occurrence ver	rsus Claims-Made
Claims-Made Fe	eatures
Trigger	
Retroactiv	e Date
Prior Acts	
Extended F	Reporting Periods
Claim Info	rmation
Commercial Ge	eneral Liability Exposures
Premises a	nd Operations
Products a	nd Completed Operations
Contractua	al Liability
Other Types o	f Insurance Policies (4%)
Purpose and ge	neral characteristics of Umbrella Policy
Purpose and ge	neral characteristics of Businessowners Policy (BOP)
armowners/Ra	anchowners Policy
Mobile Home P	olicy
Adjustment Pr	ocess (11%)
Claim Notificat	ion Process
Date of Lo	ss
Location	
Parties Inv	olved



Type of Loss (e.g. Liability, Property)	
Investigation and Evaluation of Loss/Claim Information	
Determination of Applicable Coverage	
Inquiry into Relevant Information	
Purpose of Loss Reserves	
Remedies for Disputes	
Appraisal	
Mediation	
Arbitration	
Litigation	
Finalization of Claim	
Denial	
Settlement	
Closing Claim	

UTAH ADJUSTER'S EXAMINATION FOR ACCIDENT AND HEALTH INSURANCE EXAMINATION SERIES 17-12

100 questions - 120 Minutes

Insurance Regulation (10%)
Licensing requirements
Qualifications (31A-26-203, 205)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Nonresident adjuster (31A-26-208)
Licensing exemptions (31A-26-201(2))
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-206, 213)
Continuing education (31A-26-206; Reg R590-142)
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2))
Records (31A-26-306(2-4))
Change of address or telephone number (31A-26-306(1)(b))
Reporting of actions (31A-26-203)
Disciplinary actions
Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
Probation (31A-26-214)
Monetary forfeiture (fines) (31A-2-308)
Claim settlement laws and regulations (31A-26-301, 301.5, 303; Reg

Fraud and false statements (18 USC 1033-1034) Accident and Health Insurance Basics (17%) Definition of potential claims Accidental injury Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Rer 8590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements		
Fraud and false statements (18 USC 1033-1034) Accident and Health Insurance Basics (17%) Definition of potential claims Accidental injury Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's provision of proof of loss Insurer's payment of claim	Place of business/records maintenance (31A-26-102)	
Fraud and false statements (18 USC 1033-1034) Accident and Health Insurance Basics (17%) Definition of potential claims Accidental injury Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's provision of proof of loss Insurer's payment of claim	Federal regulation	
Accident and Health Insurance Basics (17%) Definition of potential claims Accidental injury Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's investigation/verification of loss Insurer's payment of claim	Fraud and false statements (18 USC 1033-1034)	
Accidental injury Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's investigation/verification of loss Insurer's payment of claim	Accident and Health Insurance Basics (17%)	
Accidental injury Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's investigation/verification of loss Insurer's payment of claim	Definition of potential claims	
Sickness Principal types of claims and benefits Loss of income from disability Medical expense Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim		
Loss of income from disability Medical expense Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim		
Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Principal types of claims and benefits	
Dental expense Long-term care expense Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Loss of income from disability	
Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Medical expense	
Classes of health insurance policies Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's payment of claim	Dental expense	
Individual versus group Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's payment of claim	Long-term care expense	
Private versus government Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Classes of health insurance policies	
Limited versus comprehensive Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Individual versus group	
Limited policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Private versus government	
Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's payment of claim	Limited versus comprehensive	
Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's payment of claim	Limited policies	
Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (ReR590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's payment of claim	Limited benefits and amounts	
Accident-only Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's payment of claim	Required notice to insured	
Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Types of limited policies	
Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's investigation/verification of loss Insurer's payment of claim	Accident-only	
Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Specified (dread) disease	
Blanket insurance (teams, passengers, other) Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Hospital indemnity (income)	
Prescription drugs Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insurer's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Credit disability	
Vision care Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Blanket insurance (teams, passengers, other)	
Common exclusions from coverage Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Prescription drugs	
Considerations in replacing accident and health insurance (Re R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Vision care	
R590-126-9, 233) Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Common exclusions from coverage	
Benefits, limitations and exclusions Underwriting requirements Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim		Re
Accident and health insurance claims Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	•	
Insured's notice Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Underwriting requirements	
Standard claim forms Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Accident and health insurance claims	
Insurer's provision of claim forms Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Insured's notice	
Insured's submission of proof of loss Insurer's investigation/verification of loss Insurer's payment of claim	Standard claim forms	
Insurer's investigation/verification of loss Insurer's payment of claim	Insurer's provision of claim forms	
Insurer's payment of claim	Insured's submission of proof of loss	
· · ·	Insurer's investigation/verification of loss	
Physical examination and autopsy		
	Insurer's payment of claim	

Hovement torms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
Injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Osteoarthritis
Osteomyelitus
Osteoporosis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)
Accident and Health Insurance Policy General Provisions (13%)
Required provisions
Incontestability (31A-22-609)
Grace period (31A-22-607)

	Reinstatement (31A-22-608)
	Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-
	192-1-14)
	Optional provisions
	Change of occupation (31A-22-613(1))
	Misstatement of age (31A-22-613(2, 3))
	Other insurance (31A-22-619)
	Coordination of benefits (Reg R590-131-1-9)
	Other general provisions
	Right to examine (free look) (31A-22-606)
	Insuring clause
	Consideration clause
	Entire contract; changes
	Rights of spouse (31A-22-612)
	Change of beneficiary
	Unpaid premium
	Conformity with state statutes
	Illegal occupation
	Renewability clause (31A-30-107; Reg R590-126-5, 233)
	Noncancelable
	Guaranteed renewable
	Conditionally renewable
	Renewable at option of insurer
	Nonrenewable (cancelable, term)
	Disability Income and Related Insurance (10%)
	Qualifying for disability benefits
	Inability to perform duties
	Own occupation
	Any occupation
	Loss of income (income replacement contracts)
	Presumptive disability
	Requirement to be under physician care
	Individual disability income insurance
	Basic total disability plan
	Income benefits (monthly indemnity)
	Elimination and benefit periods
	Waiver of premium feature
	Coordination with social insurance and workers compensation benefits
	Additional monthly benefit (AMB)
	Social insurance supplement (SIS)
	Occupational versus nonoccupational coverage
Provisions (13%)	At-work benefits
11041310113 (13/0)	Partial disability benefit
	Residual disability benefit
•	



6
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions
Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
Business disability insurance
Key employee (partner) disability income
Disability buy-sell policy
Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
Workers compensation
Eligibility
Medical Plans (10%)
Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
Types of providers and plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Defined contribution plans (31A-30-201-208)
Health maintenance organizations (HMOs)

	ve care services
Primary	care physician versus referral (specialty) physician
Emerger	icy care
Hospital	services
Other ba	asic services
Preferred	provider organizations (PPOs)
General	characteristics
Limited	health plans (31A-8-101(6))
Open pa	nel or closed panel
Types of	parties to the provider contract
Point-of-s	ervice (POS) plans
Nature a	and purpose
Out-of-n	network provider access (open-ended HMO)
PCP ref	erral (gatekeeper PPO)
Indemn	ity plan features
Cost contair	nment in health care delivery
Cost-savin	g services
Preventi	ve care
Hospita	l outpatient benefits
Alternat	ives to hospital services
Utilization	management
Prospect	tive review
Concurre	ent review
Utah requir	ements (individual and group)
Eligibility	requirements
Newborr	n child coverage (31A-22-610)
Depende	ent child age limit (31A-22-610.5)
	y of dependent children not based solely on residency
Policy ex	ktension for handicapped children (31A-22-611)
Benefit of	fers
	ce abuse coverage (31A-22-715)
HIPAA (Heal requiremen	th Insurance Portability and Accountability Act)
Eligibility	
Guarantee	
Creditable	coverage
Renewabil	ity
	ings accounts (MSAs) and Health savings accounts (HSAs)
Definition	
Eligibility	
Contributi	on limits

Characteristics of group insurance (31a-22-501)

Group contract



Certificate of coverage
Experience rating versus community rating
Types of eligible groups
Employment-related groups (31a-22-501.1)
Individual employer groups (31a-22-501.1)
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Associations (alumni, professional, other) (31a-22-701
Customer groups (depositors, creditor-debtor, other) (31a-22-506)
Marketing considerations
Advertising (R590-155)
Regulatory jurisdiction/place of delivery
Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Administrative capability
Eligibility for insurance
Annual open enrollment
Employee eligibility
Dependent eligibility (31a-22-601.1, 31a-22-610.5, 31a-22-611, 31a-22-718)
Coordination of benefits provision (Reg R590-131-1-9)
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and Utah specific rules (31A-22-722)
Conversion rights (31A-22-723)
Conversion rights for former spouse (31A-22-612)
Reinstatement of coverage for military personnel (31A-22-717)
Small employer medical plans
Definition of small employer (31A-1-301)
Basic coverage (31A-22-613.5)
Availability of coverage (31A-30-108)
Renewability of coverage (31A-30-107)
Pre-existing conditions (31A-22-605.1)
Participation requirements (31A-30-112)
Open enrollment (Reg R590-176-1-11)
Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Age Discrimination in Employment Act (ADEA)

Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
Civil Rights Act/Pregnancy Discrimination Act
Applicability
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)
Types of funding and administration
Conventional fully-insured plans
Fully self-funded (self-administered) plans
Characteristics
Dental Insurance (7%)
Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
Insurance for Senior Citizens and Special Needs Individuals (10%)
Medicare
Nature, financing and administration
Part A — Hospital Insurance
Individual eligibility requirements

Enrollment



Coverages and cost-sharing amounts
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C — Medicare Advantage
Part D — Prescription Drug Insurance
Medicare supplements
Purpose
Open enrollment (Reg R590-146-11)
Standardized Medicare supplement plans
Core benefits (Reg R590-146-8(B))
Additional benefits (Reg R590-146-8(C))
Utah regulations and required provisions
Right to return (free look) (31A-22-620(6))
Replacement (Reg R590-146-18, 22 & 23)
Pre-existing conditions (Reg R590-146-23)
Required disclosure provisions (Reg R590-146-17)
Outline of coverage (Reg R590-146-17(C))
Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))
Permitted compensation (Reg R590-146-16)
Medicare Select (Reg R590-146-10)
Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 and older
Medicaid
Eligibility
Benefits
Long-term care (LTC) policies
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Benefit periods
Benefit amounts

Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Utah regulations and required provisions
Shopper's guide (Reg R590-148-16)
Outline of coverage (31A-22-1409; Reg R590-148-15)
Right to return (free look) (31A-22-1408)
Replacement (Reg R590-148-6)
Renewal provisions (Reg R590-148-6)
Continuation or conversion (Reg R590-148-10)
Required disclosure provisions (Reg R590-148-6)
Inflation protection (Reg R590-148-13)
Pre-existing conditions (31A-22-1406; Reg R590-148-6)
Protection against unintentional lapse (Reg R590-148-11)
Prohibited provisions (31A-22-1405, 1407)
Utah Comprehensive Health Insurance Pool (31A-29-101-123)
Eligibility (31A-29-111)
Coverages and limits (31A-29-113)
Exclusions (31A-29-113)
Deductibles and coinsurance (31A-29-114)
Federal Tax Considerations for Accident and Health Insurance (3%)
Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance
Employer group health insurance
Disability income (STD, LTD)
Benefits subject to FICA
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment
Medical expense coverage for sole proprietors and partners
Business disability insurance
Key person disability income
Buy-sell policy
Medical savings accounts (MSAs) and Health savings accounts (HSAs)

UTAH MARKETING REPRESENTATIVE'S EXAMINATION FOR TITLE INSURANCE EXAMINATION SERIES 17-13

50 questions - 60 Minutes



Insurance Regulation (10%)
Licensing
Qualifications (31A-23a-107)
Purpose (31A-23a-101; R592-1) Persons to be licensed
General requirements (31A-23a-105-108) Title insurance producer additional requirements (31A-
23a-204; R592-1)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-4; R592-7)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address, telephone number or business email address (31A-23a-412(1)(c); R590-258)
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308; R592-2)
State regulation
Commissioner's general duties and powers (31A-2-201)
Title company provisions
Solvency (31A-4-105, 105.5)
Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6; R592-14)
Records maintenance (31A-23a-102, 412, 31A-20-110; R592-11)
Insurance fraud regulation (31A-31-103-106; R592-14)
General Insurance (5%)
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Distinct characteristics of all hisurance contract

Contract of adhesion	
Personal contract	
Unilateral contract	
Conditional contract	
Legal interpretations affecting contracts	
Ambiguities in a contract of adhesion	
Reasonable expectations	
Indemnity	
Utmost good faith	
Representations/misrepresentations	
Warranties	
Concealment	
Fraud	
Waiver and estoppel	
Title Insurance (40%)	
Risks covered by title insurance	
Risk of error in public records	
Hidden off-record title risks	
Risk of omission and commission by producer	
Entities that can be insured; need for insurance	
Types of entities	
Individual	
Corporations	
Partnerships	
Limited Liability Companies	
Trusts (trustee of)	
Title insurance needs	
Residential	
Commercial	
Interests that can be insured	
Estates	
Fee simple	
Leasehold	
Life	
Easements	
Title insurance forms	
Commitments	
Owner's policy	
Loan policy	
Leasehold policies	
Endorsements	
Title insurance policy structure and provisions	
Covered risks	
Schedule A	
Schedule B — Exceptions from coverage	



Exclusions from coverage

Conditions

3.6 Rates and premiums

Marketing Title Insurance (45%)

Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18 & R592-6-1-7)

Rebating (31A-1-301(145))

False advertising (31A-23a-402(1))

Misrepresentations

Defamation of insurer

Discrimination

Unfair inducements and marketing practices in obtaining title insurance business

Unfair or deceptive practices (Admin. Rule R590-99-4)

Commissions (31A-23a-501, 504)

UTAH SEARCHER'S EXAMINATION FOR TITLE INSURANCE EXAMINATION SERIES 17-14

100 questions - 120 Minutes

Insurance Regulation (10%)	
Licensing	
Qualifications (31A-23a-107)	
Purpose (31A-23a-101)	
Persons to be licensed	
General requirements (31A-23a-105-108)	
Title insurance producer additional requirements (31A-23a R592-1)	-204;
Maintenance and duration	
Renewal (31A-23a-105)	
Continuing education requirements (31A-23a-202; Admin. R590-142-4, R592-7)	Rule
Reinstatement (31A-23a-111(2), 113)	
Assumed name (31A-23a-110(2))	
Change of address or telephone number (31A-23a-412(1)(c 258)); R590-
Reporting of actions (31A-23a-105(2)(b))	
Disciplinary actions	
License termination, suspension or revocation (31A-2-308(31A-23a-111)	11)(a);
Probation (31A-23a-112)	
Monetary forfeiture (fines) (31A-2-308; R592-2)	
State regulation	
Commissioner's general duties and powers (31A-2-201)	
Title company provisions	
Solvency (31A-4-105, 105.5)	
Insurance rates and escrow changes (31A-19a-201-203, 209 15)	; R592-
Termination of appointment (Reg R590-244-1-14)	
Unfair claim settlement practices (31A-26-303; Admin. Rul	e R590-

	- 3
Place	of business/records maintenance (31A-23a-412)
	d retention and annual reports (31A-23a-413; Admin. Rule 11; Admin. Rule R590-136-1-6, R592-11)
Contro	olled business (31A-23a-503; R592-11)
Comm	issions (31A-23a-501, 504)
Contra	act with insurer (31A-23a-405, 408)
Insuranc	e fraud regulation (31A-31-103-106)
Utah mark	keting practices
	narketing practices (31A-23a-402; Admin. Rule R590-154- in. Rule R592-6-1-7, R592-14)
Rebati	ing (31A-1-301(145))
False a	advertising (31A-23a-402(1))
Misrep	presentation
Defam	ation of insurer
	nination
insura	inducements and marketing practices in obtaining title nce business
Unfair	or deceptive practices (Admin. Rule R590-99-4)
General In	nsurance (5%)
Producers	and general rules of agency
Insurer a	as principal
Produce	r/insurer relationship
Authorit	y and powers of producers
Expres	is
Implie	d
Appare	ent
Responsi	ibilities to the applicant/insured
Contracts	
Element	s of a legal contract
Offer a	nd acceptance
Consid	leration
Compe	etent parties
Legal	purpose
Distinct	characteristics of an insurance contract
Contra	act of adhesion
Person	nal contract
	eral contract
Unilat	
	cional contract
Condit	cional contract terpretations affecting contracts
Condit Legal int	
Condit Legal int Ambig	terpretations affecting contracts
Condit Legal int Ambig	terpretations affecting contracts uities in a contract of adhesion nable expectations
Condit Legal int Ambig Reason Indem	terpretations affecting contracts uities in a contract of adhesion nable expectations
Condit Legal int Ambig Reasor Indem Utmos	terpretations affecting contracts uities in a contract of adhesion nable expectations nity
Condit Legal int Ambig Reasor Indem Utmos	terpretations affecting contracts uities in a contract of adhesion nable expectations nity t good faith sentations/misrepresentations

Producer regulation



190-1-14; R592-6,14)

Fraud
Waiver and estoppel
Real Property (35%)
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Trustee rights and obligations
Limited Liability Company (LLC)
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
Title Insurance (18%)
Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer
Entities that can be insured; need for insurance
Types of entities

Individual Corporations
Corporations
Partnerships
Limited Liability Companies
Trusts (trustee of)
Title insurance needs
Residential
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easement estate
Title insurance forms
Commitments
Owner's policy
Loan policy
Leasehold policies
Endorsements
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B — Exceptions from coverage
Exclusions from coverage
Conditions
Rates and premiums
Title searching and examination techniques
Hard copy index
Computer index
Chain sheet
Title Exceptions and Procedures for Clearing Title (22%)
Principles and concepts
General exceptions
Voluntary and involuntary liens
Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Planned unit developments
Water rights
Mineral rights



Attachments
Executions
Easements
Covenants
Conditions
Restrictions
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Forfeiture
Claims against the title
Lis pendens
Principles of clearing title
Releases
Assignments
Collateral assignments
Subordinations
Subordinations Affidavits
Affidavits
Affidavits Reconveyances
Affidavits Reconveyances Real Estate Transactions (10%)
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee Coverages
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee Coverages Endorsements
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee Coverages Endorsements Exclusions
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee Coverages Endorsements Exclusions Liabilities
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee Coverages Endorsements Exclusions Liabilities Recording
Affidavits Reconveyances Real Estate Transactions (10%) Document preparation regulations and requirements Deeds Trust deeds Mortgages Notes Releases Reconveyances Acknowledgment forms Title insurance policy preparation instructions Contract vendee Coverages Endorsements Exclusions Liabilities Recording Types of records

UTAH PRODUCER'S EXAMINATION FOR TITLE ESCROW EXAMINATION SERIES 17-16

Executions	400 400
Easements	100 questions - 120 Minutes
Covenants	Insurance Regulation (10%)
Conditions	Licensing
Restrictions	Qualifications (31A-23a-107)
pecial problem areas and concerns	Purpose (31A-23a-101)
Acknowledgments	Persons to be licensed
Mechanic's lien	General requirements (31A-23a-105-108)
Bankruptcy	Title insurance producer additional requirements (31A-
Probate	23a-204; R592-1)
Good faith	Maintenance and duration
Foreclosure	Renewal (31A-23a-105) Continuing education requirements (31A-23a-202; Admin.
Forfeiture	Rule R590-142-4, R592-7)
Claims against the title	Reinstatement (31A-23a-111(2), 113)
Lis pendens	Assumed name (31A-23a-110(2))
rinciples of clearing title	Change of address or telephone number (31A-23a-412(1)(c); R590-258)
Releases	Reporting of actions (31A-23a-105(2)(b))
Assignments	Disciplinary actions
Collateral assignments	License termination, suspension or revocation (31A-2-
Subordinations	308(11)(a); 31A-23a-111)
Affidavits	Probation (31A-23a-112)
Reconveyances	Monetary forfeiture (fines) (31A-2-308; R592-2)
eal Estate Transactions (10%)	State regulation
ocument preparation regulations and requirements	Commissioner's general duties and powers (31A-2-201)
Deeds	Title and Escrow Commission Act (31A-2-401)
Trust deeds	Definitions (31A-2-402)
Mortgages	Appointments and terms (31A-2-403)
Notes	Duties of commission (31A-2-404)
Releases	Title company provisions
Reconveyances	Solvency (31A-4-105, 105.5)
Acknowledgment forms	Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)
tle insurance policy preparation instructions	Termination of appointment (Reg R590-244-1-14)
Contract vendee	Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6,14)
Coverages	Producer regulation
Endorsements	Place of business/records maintenance (31A-23a-412)
Exclusions	Record retention and annual reports (31A-23a-413; Admir
Liabilities	Rule R592-11; Admin. Rule R590-136-1-6, R592-11)
ecording	Controlled business (31A-23a-503; R592-11)
Types of records	Commissions (31A-23a-501, 504)
Requirements to record (R592-14)	Contract with insurer (31A-23a-405, 408)
	Insurance fraud regulation (31A-31-103-106)
Acknowledgments	

Rebating (31A-1-301(145))
False advertising (31A-23a-402(1))
Misrepresentation
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business
Unfair or deceptive practices (Admin. Rule R590-99-4)
General Insurance (5%)
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
Real Property (15%)
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Acquisition and transfer of real property
Conveyances
Conveyances

Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Trustee rights and obligations
Limited Liability Company (LLC)
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
Title Insurance (15%)
Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer
Entities that can be insured; need for insurance
Types of entities
Individual
Corporations
Partnerships
Limited Liability Companies
Trusts (trustee of)
Title insurance needs
Residential
Residential
Commercial



For standardate	
Fee simple estate	
Leasehold estate	
Life estate	
Easement estate	
Title insurance forms	
Commitments	
Owner's policy	
Loan policy	
Homeowner's policy	
Leasehold policies	
Endorsements	
Title insurance policy structure and provisions	
Covered risks	
Schedule A	
Schedule B — Exceptions from coverage	
Exclusions from coverage	
Conditions	
Rates and premiums	
Title searching and examination techniques	
Hard copy index	
Computer index	
Chain sheet	
Title Exceptions and Procedures for Clearing Title (20%)	
Principles and concepts	
Principles and concepts General exceptions	
General exceptions	
General exceptions Voluntary and involuntary liens	
General exceptions Voluntary and involuntary liens Federal liens	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests Attachments	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests Attachments Executions	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests Attachments Executions Easements	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests Attachments Executions Easements Covenants	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests Attachments Executions Easements Covenants Conditions Restrictions	
General exceptions Voluntary and involuntary liens Federal liens Deed of trust Deeds Judgments Taxes and assessments Surveys Condominiums Planned unit developments Water rights Mineral rights Equitable interests Attachments Executions Easements Covenants Conditions	

Mechani	c's lien
Bankrup	tcy
-	/order to determining heirs
Foreclos	sure
Forfeitu	re
Claims a	gainst the title
Lis pend	lens
Principles	of clearing title
Releases	5
Assignm	ents
Collater	al assignments
Subordir	nations
Affidavi	ts
Reconve	eyances
Real Estat	e Transactions (35%)
scrow pr	rinciples (31A-23a-406, 409; Reg R590-170-4-6)
Escrow t	terminology
Types of	fescrows
Escrow	contracts
Fiduciar	y responsibilities of escrow producers
Good fu	nds
ettlemer	nt/closing procedures for all types of closings
Types of	f documents used
FHA req	uirements
VA requ	irements
Real Est	ate Settlement Procedures Act (RESPA)
Good	Faith Estimate
Insured	closing protection
	ng and disbursement procedures
Settlem requirer	ent statement, lender and government entity
	act sales
All-inc	clusive trust deed
Lot sa	les
Loan o	closings
Excha	nges (including 1031)
	sale closings
Recording	1
Types of	frecords
Constr	ructive notice
Require	ments to record (R592-14)

Presumptions



UTAH LAWS AND REGULATIONS EXAMINATION EXAMINATION SERIES 17-19

50 questions - 60 Minutes

Insurance Regulation (60%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))

Examination of records (31A-2-203-205; 31A-23a-412)	
Privacy of Consumer Information (Reg R590-206)	
Insurance fraud regulation (31A-31-103-106)	
Personal liability for unpaid claims (31A-15-105)	
Federal regulation	
Fair Credit Reporting Act (15 USC 1681-1681d)	
Fraud and false statements (18 USC 1033, 1034)	
General Insurance (40%)	
Concepts	
Risk management key terms	
Risk	
Exposure	
Hazard	
Peril	
Loss	
Methods of handling risk	
Avoidance	
Retention	
Sharing	
Reduction	
Transfer	
Elements of insurable risks	
Adverse selection	
Law of large numbers Reinsurance	
Insurers Types of insurers	
Types of insurers	
Stock companies	
Mutual companies	
Fraternal benefit societies	
Reciprocals	
Lloyd's associations	
Risk retention groups	
Private versus government insurers	
Admitted versus nonadmitted insurers	
Domestic, foreign and alien insurers	
Financial status (independent rating services)	
Marketing (distribution) systems	
Producers and general rules of agency	
Insurer as principal	
Producer/insurer relationship	
Authority and powers of producers	
Express	
Implied	

Illegal inducement (31A-23a-402.5, Reg R590-154-11)



Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

UTAH PERSONAL LINES EXAMINATION EXAMINATION SERIES 17-20

80 questions - 120 Minutes

State Licensing and Regulation (25%)		
Licensing		
Qualifications (31A-23a-107, 108)		
Purpose (31A-23a-101)		
Process (31A-23a-103-105, 107, 302)		
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)		
Producers		
Consultants		
Adjusters		
Nonresidents (31A-23a-109)		
Maintenance and duration		
Renewal (31A-23a-105)		
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)		
Reinstatement (31A-23a-111(2), 113)		

Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Flood Insurance Program
General Insurance Concepts (11%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)

Elements of Insurable Risks

Definitions (e.g., Risk, Hazard, Peril, Loss)

Assumed name (31A-23a-110(2))



Classifications of Insurers	Agreed Value
Mutual, Stock	Valued Policy
Admitted, Non-Admitted	Basic Types of Construction
Foreign, Domestic, Alien	Negligence
Elements of a Contract	Torts
Consideration	Elements of a Negligent Act
Competent Parties	Defense Against Negligence
Legal Purpose	Accident versus Occurrence
Offer	Policy Structure
Acceptance	Declarations
Authority and Powers of Producers	Definitions
Express	Insuring Agreement
Implied	Supplementary Coverage
Apparent	Conditions
The Law of Agency	Exclusions
Legal Interpretations Affecting Contracts	Endorsements
Reasonable Expectations	Policy Conditions
Indemnity	Insureds
Good Faith	Policy Period
Fraud	Policy Territory
Warranties, Representations, Misrepresentations, and	Cancellation and Non-Renewal
Concealment Property and County Incurance Posics (35%)	Deductibles
Property and Casualty Insurance Basics (25%) Insurable Interest	Other insurance (e.g. Primary and Excess, Pro Rata,
Liability	Nonconcurrency, Contribution by Equal Shares) Limits of Liability
•	Per Accident
Absolute	Per Accident Per Occurrence
Strict	
Vicarious	Per Person
Underwriting	Aggregate
Purpose	Split
Process	Combined Single Limit
Rate Development	Coinsurance
Types	Purpose
Components	Definition
Types of Hazards	Calculation
Types of Perils	Penalties
Named	Total versus Partial Loss
Special	Specific, Scheduled, and Blanket Insurance
Types of Loss	Vacant versus Unoccupied
Direct	Named Insured Provisions
Indirect	First Named Insured versus Other Insureds
Loss Valuation	Duties After Loss
Actual Cash Value	Assignment
Replacement Cost	Waiver of Rights
Functional Replacement Cost	Insurer Provisions
Market Value	Liberalization

C.L
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (8%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Dwelling
Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
Homeowners Policy Concepts (13%)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)

Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Personal Automobile Policy (11%)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Other Types of Property Insurance (5%)
Personal Umbrella and Excess Policies
Mobile Home Policy
Purpose of Difference in Conditions
Purpose of Difference in Conditions Flood and Earthquake Insurance Coverages

UTAH PRODUCER'S EXAMINATION FOR SURPLUS LINES INSURANCE EXAMINATION SERIES 17-21

60 questions - 60 Minutes

Surplus lines stamping fee (31A-15-103(11); Reg R590-157-4)
Functions (Reg R590-171-1-10)

Surplus Lines Markets and Practices (100%)

United States nonadmitted market

Insurance exchanges

Foreign nonadmitted market

Alien insurers

London market

Lloyd's of London

Other London companies

Other alien markets

United States trust funds

Alternative markets

Captive insurers (31A-3-304; 31A-37-101-604)

Risk retention groups (31A-15-201-205, 211-213)

Purchasing groups (31A-15-207-212)

Independently procured insurance (31A-15-104)

Non-Admitted surplus lines insurers (31A-15-103)

Requirements

List of admitted surplus lines insurers

Withdrawal of admitted status

Service of process (31A-2-309)

Surplus lines coverages

Characteristics and uses

Types of coverages available (Reg R590-171-5)

Requirements for placement of surplus lines insurance

Export list (Reg R590-171-5)

Good faith effort (Reg R590-171-6)

Conditions for marketing (Reg R590-171-7)

Notice to insured (31A-15-103(8), (9))

Assisting unauthorized insurers

Unauthorized insurers (31A-15-103)

Records of surplus lines broker

Content of records (31A-15-103(7), 109)

Maintenance

Reporting (Reg R590-157-6; R590-171-8)

Monthly statement (Reg R590-157-6)

Penalties - violation of chapter (31A-15-105)

Surplus lines tax (31A-3-301-303; Reg R590-157-1-8)

Amount

Collection

Remittance

Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

UTAH PRODUCER'S EXAMINATION FOR PROPERTY INSURANCE EXAMINATION SERIES 17-22

80 questions - 120 Minutes

State Electioning and Regulation (25)	nsing and Regulation (25%	egula	nd l	sing	Licen	State
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Licensing

Qualifications (31A-23a-107, 108)

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers

Consultants

Adjusters

Nonresidents (31A-23a-109)

Maintenance and duration

Renewal (31A-23a-105)

Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)

Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))

Change of address or telephone number (31A-23a-412(1)(c))

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-102, 412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)



Misrepresentation (31A-21-105; 31A-23a-402(1))	Insurable Interes
False advertising (31A-23a-402(1))	Underwriting
Rebating (31A-23a-402(2), 31A-1-301(145))	Purpose
Unfair discrimination (31A-23a-402(3))	Process
Boycott, coercion or intimidation (31A-23a-402(4))	Results
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Rate Developmer
Examination of records (31A-2-203-205; 31A-23a-412)	Types
Privacy of Consumer Information (Reg R590-206)	Components
Insurance fraud regulation (31A-31-103-106)	Basis
Personal liability for unpaid claims (31A-15-105)	Types of Hazards
Federal Licensing and Regulation (2%)	Types of Perils
Federal Regulation	Named
Fair Credit Reporting Act	Special
Fraud and False Statements (18 USC Sections 1033 and 1034)	Types of Loss
Privacy (Gramm Leach Bliley)	Direct
National Flood Insurance Program	Indirect
Terrorism Risk Insurance Act	Loss Valuation
General Insurance Concepts (10%)	Actual Cash
Risk	Replacemen
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	Functional R
Elements of Insurable Risks	Market Value
Definitions (e.g., Risk, Hazard, Peril, Loss)	Agreed Value
Classifications of Insurers	Valued Polic
Mutual, Stock	Basic Types of Co
Admitted, Non-Admitted	Policy Structure
Foreign, Domestic, Alien	Declarations
Elements of a Contract	Definitions
Consideration	Insuring Agre
Competent Parties	Supplementa
Legal Purpose	Conditions
Offer	Exclusions
Acceptance	Endorsemen
Authority and Powers of Producers	Policy Conditions
Express	Insureds
Implied	Policy Period
Apparent	Policy Territ
The Law of Agency	Cancellation
Legal Interpretations Affecting Contracts	Deductibles
Reasonable Expectations	Other insura Nonconcurre
Indemnity	Coinsurance
Good Faith	Purpose
Fraud	Definition
Warranties, Representations, Misrepresentations, and	Calculation
Concealment	Penalties

Insurable Interest	
Underwriting	
Purpose	
Process	
Results	
Rate Development	
Types	
Components	
Basis	
Types of Hazards	
Types of Perils	
Named	
Special	
Types of Loss	
Direct	
Indirect	
Loss Valuation	
Actual Cash Value	
Replacement Cost	
Functional Replacement Cost	
Market Value	
Agreed Value	
Valued Policy	
Basic Types of Construction	
Policy Structure	
Declarations	
Definitions	
Insuring Agreement	
Supplementary Coverage	
Conditions	
Exclusions	
Endorsements	
Policy Conditions	
Insureds	
Policy Period	
Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	

Total versus Partial Loss	Policy Definitions
Specific, Scheduled, and Blanket Insurance Vacant versus Unoccupied	Perils Insured Against Basic
Named Insured Provisions	Broad
First Named Insured versus Other Insureds	
Duties After Loss	Special Hamanymars Policy Co.
	Homeowners Policy Cov
Assignment	Broad (HO-2)
Waiver of Rights	Special (HO-3)
Insurer Provisions	Contents Broad (HC
Liberalization	Unit-Owners (HO-6
Subrogation	Modified Coverage:
Claim Settlement Options	Property Coverages
Duty to Defend	Dwelling
Third-Party Provisions	Other Structures
Standard Mortgage Clause	Personal Property
Loss Payable Clause	Loss of Use
No Benefit to the Bailee	Additional Coverag
Dwelling Policy Concepts (8%)	Liability Coverages
Dwelling Policy	Personal Liability
Characteristics	Medical Payments
Eligibility	Homeowners Policy Exc
Purpose	Homeowners Policy Cor
Policy Definitions	Homeowners Policy Enc
Coverage Forms Specifying Perils Insured Against	Business Pursuits
DP-1 Basic	Earthquake
DP-2 Broad	Home Day Care
DP-3 Special	Personal Injury
Property Coverages	Personal Property
Dwelling	Watercraft
Other Structures	Identity Theft
Personal Property	Scheduled Personal Pro
Fair Rental Value	Commercial Property I
Additional Living Expense	Commercial Package Po
Dwelling Policy Exclusions	Purpose
Dwelling Policy Conditions	Definition
Dwelling Policy Endorsements	Coverage Parts
Automatic Increase in Insurance	Commercial Policy Com
Dwelling Under Construction	Declarations
Theft Coverage	Conditions
Personal Liability Supplement	Insuring Agreemen
Homeowners Policy Concepts (15%)	Exclusions
Homeowners Policy	Interline Endorsem
Characteristics	Commercial Property Fo
Eligibility	Coverage Forms for
Purpose	Builders Risk

Folicy Definitions	
Perils Insured Against	
Basic	
Broad	
Special	
Homeowners Policy Coverage Forms	
Broad (HO-2)	
Special (HO-3)	
Contents Broad (HO-4)	
Unit-Owners (HO-6)	
Modified Coverages (HO-8)	
Property Coverages	
Dwelling	
Other Structures	
Personal Property	
Loss of Use	
Additional Coverages	
Liability Coverages	
Personal Liability	
Medical Payments to Others	
Homeowners Policy Exclusions	
Homeowners Policy Conditions	
Homeowners Policy Endorsements	
Business Pursuits	
Earthquake	
Home Day Care	
Personal Injury	
Personal Property Replacement Cost	
Watercraft	
Identity Theft	
Scheduled Personal Property / Personal Articles Floater	
Commercial Property Policies (14%)	
Commercial Package Policy	
Purpose	
Definition	
Coverage Parts	
Commercial Policy Components	
Declarations	
Conditions	
Insuring Agreements	
Exclusions	
Interline Endorsements	
Commercial Property Forms	
Coverage Forms for Building and Business Personal Property	
Builders Risk	



Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Other Types of Property Insurance (6%)
Purpose and General Characteristics of Businessowners Policy (BOP)
Farmowners / Ranchowners Policy
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

UTAH PRODUCER'S EXAMINATION FOR CASUALTY INSURANCE EXAMINATION SERIES 17-23

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)

Assumed hame (STA 25d TTO(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks

Definitions (e.g., Risk, Hazard, Peril, Loss)

Classifications of Insurers

Mutual, Stock

Assumed name (31A-23a-110(2))



Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Casualty Insurance Basics (16%)
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement

Supplementary Coverage Conditions Exclusions Endorsements Policy Conditions Insureds Policy Period
Exclusions Endorsements Policy Conditions Insureds
Endorsements Policy Conditions Insureds
Policy Conditions Insureds
Insureds
I POLICY PERIOD
Policy Territory
Cancellation and Non-Renewal
Deductibles/Self-Insured Retention Other Insurance (e.g. Primary and Excess, Pro Rata,
Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Personal Automobile Policy (8%)
Personal Automobile Policy
Definitions
General provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services



Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy (8%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial General Liability (14%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Commercial Crime (3%)
Definitions
Insuring Agreements

Workers' Compensation Insurance (10%)
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages
Levels of Disability
Permanent Partial
Permanent Total
Temporary Partial
Temporary Total
Impairment Rating
Accident versus Occupational Disease and Illness
Federal Laws
Federal Employers Liability Act (FELA)
Jones Act
Longshore and Harbor Workers' Compensation Act
Migrant Farm Workers
Rating and Job Classification
Experience Rating
Premium Basis
Claim Reporting Procedures
Other Types of Casualty Insurance (4%)
Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond
Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form



Coverage form Classifications (types of coverage forms only)

UTAH CONSULTANT'S EXAMINATION FOR LIFE INSURANCE EXAMINATION SERIES 17-24

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance



Human Life Value Approach	Individual
Needs Approach	Group
Business Uses of Life Insurance	Life Insurance Policy Pr
Buy-Sell Funding	Standard Life Insurance
Key Person	Ownership
Executive Bonuses	Assignment
Factors in Premium Determination	Right to Examine (Free
Mortality	Payment of Premiums
Interest	Grace Period
Expense	Misstatement of Age/S
Premium Frequency	Incontestability
Field Underwriting	Reinstatement
Application Procedures	Entire Contract
Warranties and Representations	Beneficiary Designation (
Policy Delivery	Individuals
Effective Date of Coverage	Classes
Policy Review	Estates
Premium Collection	Minors
Statement of Good Health	Trusts
Company Underwriting	Types of Beneficiaries
Sources of Information	Revocable versus Irrev
Classifications of Risk (Preferred, Standard, Substandard, Declined)	Primary and Continger
Types of Life Insurance Policies (18%)	Beneficiary-Related Clau
Term Life Insurance	Common Disaster
Level	Spendthrift
Decreasing	Settlement Options
Increasing Term	Cash Payment (Lump S
Whole (Permanent, Ordinary) Life Insurance	Interest Only
Single Premium	Life Income
Continuous Premium	Fixed-Period
Limited Payment	Fixed-Amount Installm
Adjustable Life	Nonforfeiture Options
Universal Life	Cash Surrender Value
Variable Life	Extended Term
Variable Universal	Reduced Paid-Up Insur
Index Whole Life	Policy Loan and Withdra
Specialized Policies	Loans
Joint Life	Automatic Premium Lo
Survivorship Life	Withdrawals Partial Su
Juvenile	Dividend Options
Return of Premium Term Insurance	Paid-Up Additions
	·
Group Life Insurance	Cash Payment (Lump S
Eligible Groups	One Year Term
Characteristics of Group Life Insurance	Reduction of Premium
Credit Life	Accumulation at Intere

Value Approach	Individual
:h	Group
Life Insurance	Life Insurance Policy Provisions, Options, and Riders (19%)
ng	Standard Life Insurance Provisions
	Ownership
uses	Assignment
um Determination	Right to Examine (Free Look)
	Payment of Premiums
	Grace Period
	Misstatement of Age/Sex
ncy	Incontestability
ng	Reinstatement
ocedures	Entire Contract
d Representations	Beneficiary Designation Options
	Individuals
e of Coverage	Classes
,	Estates
ection	Minors
Good Health	Trusts
writing	Types of Beneficiaries
ormation	Revocable versus Irrevocable
of Risk (Preferred, Standard, Substandard, Declined)	Primary and Contingent
surance Policies (18%)	Beneficiary-Related Clauses
nce	Common Disaster
	Spendthrift
	Settlement Options
rm	Cash Payment (Lump Sum)
ent, Ordinary) Life Insurance	Interest Only
ım	Life Income
remium	Fixed-Period
nent	Fixed-Amount Installments
fe	Nonforfeiture Options
	Cash Surrender Value
	Extended Term
sal	Reduced Paid-Up Insurance
е	Policy Loan and Withdrawal Options
cies	Loans
	Automatic Premium Loans
ife	Withdrawals Partial Surrenders
	Dividend Options
mium Term Insurance	Paid-Up Additions
rance	Cash Payment (Lump Sum)
os	One Year Term
s of Group Life Insurance	Reduction of Premium
and the state of t	

Disability, Didays
Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (12%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education
Long-Term Care Rider
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP
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SIMPLE	
Taxation of Personal Lif	e Insurance
Premiums	
Dividends	
Settlements	
Modified Endowment Co	ontracts (MECs)

UTAH CONSULTANT'S EXAMINATION FOR ACCIDENT AND HEALTH INSURANCE EXAMINATION SERIES 17-25

80 questions - 120 Minutes

State Licensing and Regulation (20%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)



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Controlled business (31A-23a-502)	Warranties, Representation
Shared commissions (31A-23a-504)	Accident and Health Insuran
Unfair marketing practices (Reg R590-154)	Field Underwriting
Misrepresentation (31A-21-105; 31A-23a-402(1))	Application Procedures
False advertising (31A-23a-402(1))	Warranties and Representa
Rebating (31A-23a-402(2), 31A-1-301(145))	Policy Delivery
Unfair discrimination (31A-23a-402(3))	Effective Date of Coverage
Boycott, coercion or intimidation (31A-23a-402(4))	Policy Review
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Premium Collection
Examination of records (31A-2-203-205; 31A-23a-412)	Statement of Good Health
Privacy of Consumer Information (Reg R590-206)	Definitions of Perils
Insurance fraud regulation (31A-31-103-106)	Accidental Injury
Personal liability for unpaid claims (31A-15-105)	Sickness
Federal Licensing and Regulation (3%)	Types of Losses and Benefits
Federal Regulation	Loss of Income from Disabi
Fair Credit Reporting Act	Medical Expense
Fraud and False Statements (18 USC Sections 1033 and 1034)	Long-Term Care Expense
Privacy (Gramm Leach Bliley)	Prescriptions
National Do Not Call List	Limited Health Insurance Pol
Affordable Care Act	Accidental Death and Dism
General Insurance Concepts (6%)	Hospital Indemnity
Risk	Critical Illness/Dread Disea
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	Vision Care
Elements of Insurable Risks	Hearing
Definitions (e.g., Risk, Hazard, Peril, Loss)	Dental
Classifications of Insurers	Credit Disability
Mutual, Stock	Classification of Risks
Admitted, Non-Admitted	Preferred
Foreign, Domestic, Alien	Standard
Elements of a Contract	Substandard
Consideration	Individual Accident and Hea
Competent Parties	Uniform Required Provisions
Legal Purpose	Time Limit on Certain Defe
Offer	Grace Period
	Reinstatement
Acceptance Authority and Daylors of Producers	Claim Forms
Authority and Powers of Producers	Proof of Loss
Express	Time of Payment of Claims
Implied	Physical Examinations and
Apparent	Legal Actions
The Law of Agency	Entire Contract
Legal Interpretations Affecting Contracts	
Reasonable Expectations	Payment of Claims
Indemnity	Change of Beneficiary
Good Faith	Notice of Claim
Fraud	Uniform Optional Provisions

	anties, Representations, Misrepresentations, and Concealmen
Acciden	at and Health Insurance Basics (7%)
Field Un	derwriting
Applio	cation Procedures
Warra	nties and Representations
Policy D	elivery
Effect	tive Date of Coverage
Policy	Review
Premi	um Collection
State	ment of Good Health
Definition	ons of Perils
Accid	ental Injury
Sickne	ess
Types of	f Losses and Benefits
Loss o	of Income from Disability (Short-Term/Long-Term Disability)
Medic	al Expense
Long-	Term Care Expense
Presci	riptions
Limited	Health Insurance Policies
Accide	ental Death and Dismemberment
Hospi	tal Indemnity
Critic	al Illness/Dread Disease
Vision	Care
Hearii	ng
Denta	l
Credit	t Disability
Classific	ation of Risks
Prefe	rred
Stand	ard
Substa	andard
Individu	al Accident and Health Insurance Policy Provisions (14%)
 Uniform	Required Provisions
Time	Limit on Certain Defenses
Grace	Period
Reinst	tatement
Claim	Forms
Proof	of Loss
Time	of Payment of Claims
	cal Examinations and Autopsy
	Actions
	• Contract
Pavme	ent of Claims
	ge of Beneficiary
	ye e e e eremy



Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (11%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability

Insura	lination of Benefits (Workers' Compensation Benefits and Socia Ince)
At-Wo	ork Benefits
Business	Disability Insurance
Key E	mployee Disability Income
Disabi	ility Buy-Sell Policy
Busine	ess Overhead Expense
Social S	ecurity Disability
Qualif	fication for Disability Benefits
Defini	ition of Disability
Waitii	ng Period
Medical	Plans (10%)
Medical	Plan Concepts
Fee-fo	or-Service
Prepa	id
Speci	fied Coverage
Comp	rehensive Coverage
Deper	ndent Coverage
Provisio	ns and Clauses
Deduc	tibles
Stop-I	Loss Provision
Impai	rment Rider
Types o	f Medical Plans
Basic	Plans
Major	Medical Insurance
Healt	h Maintenance Organizations (HMOs)
Prefe	rred Provider Organzations (PPOs)
Point-	of-Service (POS) Plans
Cost Co	ntainment in Health Care Delivery
Manag	ged Care
Preve	ntive Care
Outpa	itient Benefits
Utiliza	ation Management
Preau	thorization
Gatek	eeper
Health	Insurance Portability and Accountability Act (HIPAA)
Eligib	ility Requirements
Terms	5
Privac	
Porta	oility
Group H	lealth Insurance (7%)
	eristics of Group Health Insurance
	Contract
Certif	icate of Coverage
	le Groups



Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (13%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions
Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (4%)
Health Insurance Premiums and Benefits
Individual
Group

Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)

Probation Period	neatth Savings Accounts (nSAS)				
Coordination of Benefits	Health Reimbursement Accounts (HRAs)				
COBRA	Flexible Spending Accounts (FSAs)				
Eligibility					
Duration of Coverage					
Premium	UTAH ADJUSTER'S EXAMINATION FOR CROP INSURANCE				
Health Insurance for Senior Citizens and Special Needs Individuals (13%)	EXAMINATION SERIES 17-26				
Medicare	60 questions - 60 Minutes				
Administration	Insurance Regulation (20%)				
Eligibility	Licensing requirements				
Part A	Definitions (31A-26-102)				
Part B	Qualifications (31A-26-203, 205)				
Part C	Purpose (31A-26-202)				
Part D	Process (31A-26-202)				
Medicare Select	Classifications of licenses (31A-26-204)				
Medicare Supplement Insurance	Adjusters (31A-26-102, 201, 204 (1)(c))				
Open Enrollment	Non-resident adjuster (31A-26-208)				
Types of Plans	Licensing exceptions (31A-26-201 (2))				
Standardized Plan Benefits	License/character requirements (31A-26-204 & 205)				
Other options for individuals with Medicare	Emergency adjuster license (31A-26-212)				
Employer Group Health Plans	Maintenance and duration				
Medicaid	Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 though 9)				
Long-Term Care Policies	Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)				
Eligibility for Benefits	Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)				
Benefit Periods and Amounts	Assumed name (31A-26-209(2)				
Exclusions	Records (31A-26-306 (2-4))				
Guaranteed Insurability Rider	Change in name, address, telephone number (31A-26-306 (1) (b)				
Cost of Living Rider	Reporting of actions (31A-26-203)				
Levels of Long-Term Care	Disciplinary actions				
Skilled	Probation (31A-26-214)				
Intermediate	Termination, suspension, revocation, refusal to issue or renew (31A-				
Custodial	26-213) Monetary forfeiture (fines) (31A-2-308)				
Types of Long-Term Care					
Home Health	Claim settlement laws and regulations				
Adult Daycare	Unfair claim settlement practices (31A-26-303; Reg R590-190-192) Producer regulation				
Respite Care	Place of business/records maintenance (31A-26-102)				
Federal Tax Considerations for Life and Health Insurance (4%)	` '				
Health Insurance Premiums and Benefits	Crop Insurance (30%)				
Individual	Eligibility				
Group	Insureds				

Insurable crops
Application
Binder
Declarations section
Required signatures
Required information
Term of coverage
Effective date
Inception of coverage
Expiration
Cancellation
Perils insured against
Exclusions
Limits of coverage
Insurable value
Percentage plan
Deductibles
Reduction of insurance
Other provisions
Replanting clause
Acreage variation
Transit coverage
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Assignment
Subrogation
Claim settlement practices
Notice of loss
Insured's duties after loss
Appraisal/arbitration
Mandatory endorsements
NCIS — 444 Tomatoes, Truck and Vine Crops
NCIS – 578 Tree Fruits
Federal Multi-peril Crop Insurance Programs (30%)
Basic catastrophic crop insurance (CAT)
Eligibility
Insureds
Insurable crops
Actuarial document books
Yield guarantee
Actual production history (APH)
Assigned yield
Transitional yield
Coverage level
-

Market price percentage
Covered causes of loss
Application
Basic unit
Administrative fee
Production records
Acreage reporting
Late planting agreement option
Disqualification of producer
Life of policy
Continuous
Cancellation
Termination
Multiple peril policy options
Levels of coverage
Price election
Optional units
High-risk land exclusion
Hail/fire exclusion
Replant payments
Late planting coverage
Prevented planting coverage
Transfer of coverage
Assignment of indemnity
Subrogation
Other provisions
Individual crop
Small grain
Coarse grain
Priorities of conflicts between provisions
Duties after loss
Insured
Insurer
Additional programs
Group Risk Plan (GRP)
County expected yield
County average yield
Eligible crops
Loss Adjusting Procedures (20%)
Settling the claim
Other insurance
Subrogation
Field inspections and counts
Closing the claim
Deferments



Unsettled claims (snags)

UTAH ADJUSTER'S EXAMINATION FOR WORKERS' COMPENSATION INSURANCE EXAMINATION SERIES 17-27

60 questions - 60 Minutes

60 questions - 60 Minutes				
Insurance Regulation (8%)				
Licensing requirements				
Definitions (31A-26-102)				
Qualifications (31A-26-203, 205)				
Purpose (31A-26-202)				
Process (31A-26-202)				
Classifications of licenses (31A-26-204)				
Adjusters (31A-26-102, 201, 204 (1)(c))				
Non-resident adjuster (31A-26-208)				
License/character requirements (31A-26-204 & 205)				
Licensing exceptions (31A-26-201 (2))				
Emergency adjuster license (31A-26-212)				
Maintenance and duration				
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 though 9)				
Change in name, address, telephone number (31A-26-306 (1)(b))				
Records (31A-26-306 (2-4))				
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)				
Assumed name (31A-26-209(2)				
Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)				
Reporting of actions (31A-26-203)				
Disciplinary actions				
Probation (31A-26-214)				
Termination, suspension, revocation, refusal to issue or renew (31A-26-213)				
Monetary forfeiture (fines) (31A-2-308)				
Claim settlement laws and regulations				
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)				
Producer regulation				
Place of business/records maintenance (31A-26-102)				
Workers' Compensation Insurance (44%)				
Workers' compensation laws				
Types of laws				
Compulsory versus elective				
Utah's Workers' Compensation Law (UT Labor Code 34A-2-201.5; 34A-2-102, Chp. 2, 3, 8a; 31A-33-101-105, 111-118; 31A-19a-401-408; 31A-22-1001-1010,1012,1013; 78B-4-603; R602-6-3; Bulletin 92-7 (Amended))				

Occupational disease
Benefits provided
Subrogation
Bars to recovery
Average weekly wage
Notice of injury and claim
Medical examination
Managed care
Compensation agreements and disputed claims
Employers Reinsurance Fund
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' compensation and employers liability insurance policy
General section
Part One — Workers' compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement
Other states
Anniversary date
Sole proprietor, partners, officers and others coverage
Workers' Compensation Claim Principles (38%)
Role of the adjuster
Duties and responsibilities
Relationship to the legal profession
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract



Employment covered (required, voluntary)

Exclusive remedy

Covered injuries

Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Negligence
Elements of a negligent act
Defenses against negligence
Absolute liability
Strict liability
Vicarious liability
Controlling medical costs
Managed care
Utilization review
Inpatient services
Outpatient services
Hospital bill auditing
Designated provider
Investigation and evaluation
Compensability
Employee/non-employee
Arising out of employment
Arising in the course of employment
Documentation
First report of injury
Claimant statement
Insured's records
Witness statements
Current activity reports
Medical determination
Medical authorization
Diagnosis
Prognosis
Independent Medical Examinations (IMEs)
Extra Territorial Coverage
Claim reserves
Components
Indemnity
Medical
Expense
Factors affecting reserves
Reserving techniques
Individual case method
Formula method
Round-table technique

Claims management	
Analysis	
On-site inspections	
Selecting an evaluating physician	
Physician evaluation	
Disposition	
Litigation management	
Settlement negotiation	
Understanding the Language of Medical Reports (10%)	
Medical terminology and abbreviations	
Location terms	
Movement terms	
Prefixes, suffixes and root words	
Abbreviations used in medical reports	
Medical specialties	
Basic human anatomy	
Skeletal structure	
Nervous system	
Respiratory system	
Cardiovascular system	
Abdominal organs	
Common occupational injuries and disease	
Strains and sprains	
Dislocations	
Fractures	
Soft tissue injuries	
Brain injuries	
Burn classifications	
Cumulative trauma	
Repetitive motion injuries	
Lung diseases	
Hearing	
Medical tests	
Laboratory	
Radiography (X-ray)	
Magnetic resonance imaging (MRI)	
Computerized tomography (CT or CAT)	
Electromyography (EMG)	
Nerve conduction studies	
Myelography	
Arthroscopy	
Electrocardiogram (EKG or ECG)	

Electroencephalography (EEG)





UTAH INSURANCE DEPARTMENT EXAMINATION REGISTRATION FORM

before filling out this registr	ation form.	You must provide all inf	ormation requested	and su	ead the Candidate Information Bulletin Ibmit the appropriate fee. Registration ed. Examination fees are not refundable
Last Name		Full Firs	t Name		Full Middle Name
Social Security Number (FOR	IDENTIFICAT	TION PURPOSES ONLY)	Date of Birth (MO/	DATE/	YEAR)
			,		
Abailian Address			/	/_	
Mailing Address					
City			Chaha		7in Code
City			State		Zip Code
Call Phana Number (including	r area code)		Other Dhene Numb	or (inc	luding area code)
Cell Phone Number (including	g area code)		Other Phone Numb	er (inc	luding area code)
() =			()		<u>-</u>
Email Address			/		
1. Gender Female Male Unspecified	2. Ra	•	ska Native n	-	we encourage your participation. ducation Level High School or GED Some College 2-Year College Degree(Associates) 4-Year College Degree(BA,BS) Master's Degree Doctoral Degree Unspecified I decline to participate
4. Age Group Under 18 18-24 25-29 30-34 40-44 45-49 50-54 55-59 60-64 Unspecified I decline to participate		thnicity White Black Hispanic Asian/Pacific Indian/Als Unspecified I decline to participate		6. N	Arabic Chinese English French German Italian Korean Polish Russian Spanish Tagalog Vietnamese I decline to participate

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Producer License	Exam Series	Examination Fee
Life	17-01	\$59.00
Accident/Health	17-02	\$59.00
Life and Accident/Health	17-03	\$74.00
Property and Casualty	17-04	\$74.00
Title Marketing Representative	17-13	\$59.00
Title Search	17-14	\$59.00
Title Escrow	17-16	\$59.00
Personal Lines	17-20	\$59.00
Surplus Lines	17-21	\$59.00
Property	17-22	\$59.00
Casualty	17-23	\$59.00
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Consultant License	Exam Series	Examination Fee
Life and Accident/Health	17-09	\$74.00
Property and Casualty	17-10	\$74.00
Life	17-24	\$59.00
Accident/Health	17-25	\$59.00

Adjuster	Exam Series	Examination Fee
Property/Casualty	17-11	\$59.00
Accident/Health	17-12	\$59.00
Crop	17-26	\$59.00
Worker's Compensation	17-27	\$59.00

	Utah Laws and Regulations	17-19	\$59.00
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(Check one)	me 🖵 Retake	
Total Fees Included:		
You may pay by credit card, company check, and note your name on it.	cashier's check or money order. Make c	heck or money order payable to PSI
If paying by credit card, check one: $\ \square$ VISA	☐ MasterCard ☐ American Express	☐ Discover
Card No:	Exp. Date:	
Card Verification No:	· · · · · · · · · · · · · · · · · · ·	be located on the back of the card (the last) or on the front of the card (the four digit count number).
Billing Street Address:		Billing Zip Code:
Cardholder Name (Print):	Signature:	
I am faxing the Special Arrangement Request (at the e	end of this bulletin) and required document	ation.

Complete and forward this registration form with the applicable examination fee to:

SPECIAL ARRANGEMENT REQUEST FORM



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Candidates with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666 or Email to PSI at examschedule@psionline.com.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date:		Social Security or ID#:
Legal Nan	me:	
	Last Name	First Name
Address:		
	Street	Citv. State. Zip Code
Геlephon	ne: (_ (
	Home	Work
Email Add	dress:	
Check an	y special arrangements you require (requests must	concur with documentation submitted):
	Reader (as accommodation for visual impairment or learning disability)	☐ Extended time (Additional time requested:)
	Large-print written examination	□ Other
	Out-of-State Testing Request (does not require doc	umentation):
	Site Requested:	
	English as a second language: Time and one-half w sponsoring company (on letterhead), certifying that I	ill be approved if you include a letter from your English instructor o English is not your primary language.

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call (702) 939-6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

PSI Services LLC 3210 E Tropicana Las Vegas, NV 89121